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ABSTRACT

The first of 17 hearings to take place outside of Washington D.C. on the reauthorization of the Higher Education Act of 1965 occurred in Kansas City, Missouri and included testimony by students and educational administrators from the area. The subcommittee heard testimony primarily concerning Title IV which provides loans to students to enable them to attend the college, university, private career school, or job training program of their choice. Accordingly the following witnesses submitted testimony: Loretta Bayless, student at Longview Community College; Bob Berger, administrator, Missouri Western State College; Steve Brainard, President, Maple Woods Community College; Susan Everson, Mid-Continent Regional Educational Laboratory; Brice Harris for Metropolitan Community Colleges and Missourians for Higher Education; Frances D. Horowitz, for the University of Kansas; Dean Hubbard, Northwest Missouri State University; Gordon Kingsley, President, William Jewell College; Peter Magrath, University of Missouri System; Michael Ryan, student, University of Missouri at Kansas City; Michael Vander Velde, President, Missouri Association of Private Career Schools. The document also includes the prepared statements of Gene Budig, Honorable E. Thomas Coleman, Consortium of State Student Associations, Bradford L. Hartzler, Eric Jensen, Bradley Kranda, and William J. Mann. Also included are over 125 letters from constituents of Missouri Representative Thomas Coleman. (JB)

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OVERSIGHT HEARING ON THE REAUTHORIZATION OF THE HIGHER EDUCATION ACT OF 1965: KANSAS CITY, MISSOURI

ED337101

HEARING

BEFORE THE

SUBCOMMITTEE ON POSTSECONDARY EDUCATION

OF THE

COMMITTEE ON EDUCATION AND LABOR

HOUSE OF REPRESENTATIVES

ONE HUNDRED SECOND CONGRESS

FIRST SESSION

HEARING HELD IN KANSAS CITY, MO, MAY 6, 1991

Serial No. 102-26

Printed for the use of the Committee on Education and Labor

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OVERSIGHT HEARING ON THE REAUTHORIZATION OF THE HIGHER EDUCATION ACT OF 1965

MONDAY, MAY 6, 1991

HOUSE OF REPRESENTATIVES,
SUBCOMMITTEE ON POSTSECONDARY EDUCATION,
COMMITTEE ON EDUCATION AND LABOR,
Kansas City, MO.

The subcommittee met, pursuant to notice, at 9:34 a.m., Federal Building, 601 East 12th Street, Kansas City, Missouri, Hon. William D. Ford [Chairman] presiding.

Members present: Representatives Ford, Coleman, and Barrett.

Staff present: Tom Wolanin, staff director and Maureen Long, legislative associate/clerk.

Minority staff present: Michael Lance, professional staff member.

Chairman FORD. I am pleased to convene the Subcommittee on Postsecondary Education this morning to conduct this field hearing on the reauthorization of the Higher Education Act. I am especially pleased to have this hearing in Kansas City, at the request of the ranking minority member of this subcommittee, our friend Tom Coleman.

The first field hearing of this process was to have taken place in my district, at a little school called the University of Michigan, and the President preempted us by announcing very late that he was going to go there this weekend for the commencement.

Tom mentioned to me this morning that had we held the hearing at the University of Michigan and caused a lot of excitement, we might have been suspect in the events that occurred after the President left my district to get back to Washington.

I want you to know that we all would be very sorry, indeed, to have anything happen to him; and, certainly, we don't believe that it was his visit to Michigan that caused the trouble.

The subcommittee has a very ambitious reauthorization schedule this time. At this point, the staff is looking at 44 hearings during the course of the year. Seventeen of them will be scheduled outside of the city of Washington, DC, and this is the very first hearing outside of the city of Washington, DC.

Mr. Coleman and I will have to do a little bit of traveling, I take it, to accommodate the other members of the committee during the course of the year. For those of you who don't know it, he and I worked on the reauthorization 5 years ago together, and followed the same procedures that we have undertaken this time.

You should know that very early this year, before others got involved with business, Tom and I invited all of the 150-plus organizations who speak for higher education to send us their specific recommendations for what the law ought to look like for the next 5 years, by April 8.

Much to our surprise and pleasure, we had a very good reaction, a very good response. The material that was submitted to us is in the process of being collated now—or have you finished it? It's at the printers. It will be redistributed to all the groups so that everybody will know roughly what everybody else is suggesting as to the future of higher education, together with the rationale that they sent to us on why it should happen.

There is no Chairman's bill; there is no administration bill. There is no Ford bill or Coleman bill before this committee at this time. We hope to proceed without having specific legislation in front of us, as far as we possibly can, to discuss principles and options for the element package, and then to work together in a bipartisan way to develop a package that can be supported by all of the members of the committee by the time it becomes formal legislation.

The normal process for legislation in the Congress is to have a President submit a bill and then everyone lines up to come in and say they are for or against it, or to have the Chairman of a committee submit a bill, and everybody comes in to say they are for or against it.

That has people chasing each other around and does not contribute to being able to develop a consensus on a bipartisan basis. Because it worked so well for us 5 years ago, when the bill that Tom and I were able to put together with the committee passed the United States House of Representatives almost unanimously, we are going to follow that process again.

And we are very grateful to all of the people who have prepared formal presentations and responded to our first invitation, and especially to those who are going to appear on the panels today and have, in anticipation of their appearance, prepared and submitted formal statements.

With that, I would thank him for bringing us out here and recognize the ranking member of the committee, Mr. Coleman.

Mr. COLEMAN. Thank you, Chairman Ford. I want to welcome you to Kansas City and thank you for coming to our area to hear testimony this morning on the Higher Education Act. Our reauthorization is certainly a challenge, and I am so happy that you were able to come from Michigan to be with us.

Bill Ford is one of the original architects of this law. He has seen it through a number of years. He knows more about higher education than any other Member of Congress, and I am happy to admit that. I am learning from him throughout the years, and perhaps the institutional knowledge will be retained. I want to say that I look forward to working with Bill Ford, Chairman of our Education and Labor Committee, on this and other educational matters in the years ahead.

I also want to welcome my new colleague from the State of Nebraska, Bill Barrett, who is joining us this morning. It was very

nice of Bill to come down and be with us at this first field hearing this year.

I think that all of us in this room recognize the importance of the Higher Education Act, and it is recognized as probably the most important piece of social legislation that we will be working on in this Congress. Having said that, while the Higher Education Act contains a variety of subject areas, the real heart and soul are in Title IV, which provides about $20 billion a year in one form or another to over 6 million students to enable them to attend the college, university, or job training program of their choice.

This, of course, is a significant amount of money, it's also a significant number of people that are helped every year. Since the last reauthorization, we have had some, let's face it, some bad publicity over default rates. It has been scrutinized in the press. I think, as a result, one of the things we need to do in this reauthorization is to restore public confidence in these programs which have helped so many people through the years.

Frankly, I think it is very refreshing that Chairman Ford has recognized that we need to look to see if the people that were originally to be helped by this act are being helped, and if we can make it even better. That, of course, recognizes the demographics changes of people who are going to schools and that we might better help them with these programs.

I think two themes that will be seen throughout the reauthorization process, at least from this member's standpoint, are accountability—again, to restore that public confidence and to make sure we get the most for our dollars spent, and to have some sort of a results oriented standard by which to gauge the success of these programs. The other one is fairness. It seems to me that, in many cases, the moderate income working middle-class families that, for example, the loan programs were originally created to help, are becoming less and less eligible through the years and are being squeezed out.

They are being squeezed in the middle. They pay their share of taxes. They also have to pay their full share of tuition and expenses for an education. One of the ways to respond to that is to free up, if you will, through the needs analysis process, the non-liquid assets of families that are now counted towards their eligibility, such non-liquid assets as the equity in a home or in the farm assets of a farm family.

I believe there is a great amount of support for legislation I will be introducing to take out those non-liquid assets from that need analysis, and provide opportunities for a number of middle-class families to participate in these very worthwhile programs. Hopefully it will be part of our final resultant legislative bill.

I think fairness and accountability are two themes we look forward to hearing about from the variety of witnesses that we have on panels this morning. I think this is because, as we ask these difficult questions of ourselves, it's important to have comments and answers from those who know the most about these programs, those who work with them on a daily basis.

The reauthorization is a major effort stretched over a matter of months and indeed years before it is finalized. As Chairman Ford

has indicated, we will have numerous hearings throughout the country and back in the Nation's capital.

Again, I look forward to working with Bill Ford in the hope that we will be able to put together a bipartisan bill that will be supported like the last one, where we were able to pass it 5 years ago with very few dissenting votes on the floor of the House. That's a tremendous challenge, as you can imagine, in these days of political differences. But we have been able to do it in the past; we hope to be able to do it in the future. We thank you for your assistance in presenting testimony here today to that end.

So thank you, Mr. Chairman. Again, welcome to Kansas City.

[The prepared statement of Hon. E. Thomas Coleman follows:]

OPENING STATEMENT

BY

THE HONORABLE E. THOMAS COLEMAN

FIELD HEARING IN KANSAS CITY, MISSOURI

THE REAUTHORIZATION OF THE HIGHER EDUCATION ACT

MAY 6, 1991

THE REAUTHORIZATION OF THE HIGHER EDUCATION ACT WILL LIKELY BE, (IN THE WORDS OF THE "WASHINGTON POST"), THE "MOST IMPORTANT SOCIAL LEGISLATION" OF THIS CONGRESS. THE HIGHER EDUCATION ACT CONTAINS OVER SIXTY PROGRAMS, BUT THE HEART OF THE LEGISLATION IS TITLE IV, WHICH PROVIDES MORE THAN $20 BILLION A YEAR -- IN GRANTS AND LOANS -- TO NEARLY ONE HALF OF THE NATION'S 12 MILLION STUDENTS ENROLLED IN COLLEGES AND JOB TRAINING PROGRAMS. THIS REAUTHORIZATION PROMISES TO BE ONE OF THE MOST DRAMATIC AND COMPREHENSIVE SINCE THE EARLY 1970's.

STUDENT AID PROGRAMS HAVE RECEIVED UNPARALLELED SCRUTINY AND CRITICISM IN CONGRESS AND IN THE PRESS, AND I BELIEVE THAT WE MUST MAKE FUNDAMENTAL REFORMS TO RESTORE PUBLIC CONFIDENCE IN THESE PROGRAMS. ADDITIONALLY, MANY CURRENT PROGRAMS NEED TO BE RECONSIDERED IN LIGHT OF FUNDAMENTAL CHANGES IN THE STUDENT POPULATION ATTENDING POSTSECONDARY EDUCATIONAL AND BASIC TRAINING PROGRAMS. FINALLY, CHANGES IN BUDGETARY SCORING OF ENTITLEMENTS OFFER THE OPPORTUNITY TO CONSIDER FUNDAMENTAL CHANGES IN THE GUARANTEED STUDENT LOAN PROGRAM WHICH WOULD HAVE BEEN UNTHINKABLE A YEAR AGO.

LAST YEAR, CONGRESS MADE A NUMBER OF SUBSTANTIVE, FAR-REACHING LEGISLATIVE CHANGES IN THE STAFFORD LOAN PROGRAM. WE HAVE MADE THOSE CHANGES BECAUSE DEFAULT COSTS AMOUNT TO OVER TWO BILLION DOLLARS ANNUALLY AND REPRESENT THE THIRD HIGHEST EXPENDITURE BY THE DEPARTMENT OF EDUCATION. THE ANNUAL REPORT BY THE INSPECTOR GENERAL OF THE DEPARTMENT OF EDUCATION RATES THE STUDENT LOAN PROGRAM AS BEING "MORE VULNERABLE TO WASTE, FRAUD, AND ABUSE THAN IN ANY OTHER TIME."

PROGRAM "ACCOUNTABILITY" WILL BE A CENTRAL THEME OF REAUTHORIZATION. WE MUST ASK OURSELVES -- HOW WELL ARE OUR FEDERAL STUDENT AID PROGRAMS WORKING? HOW CAN THE FEDERAL GOVERNMENT PROVIDE INCENTIVES FOR BROADENED ACCESS TO HIGHER EDUCATION, AND SIMULTANEOUSLY IMPROVE RETENTION AND INCREASE QUALITY EDUCATION FOR STUDENTS AT POSTSECONDARY INSTITUTIONS? THE BOTTOM LINE IS THAT WE NEED TO RESTORE PUBLIC CONFIDENCE IN STUDENT AID PROGRAMS, WHICH HAVE BEEN CONNECTED IN THE PUBLIC'S MIND WITH FRAUD AND ABUSE.

IN 1991, WE NEED TO TAKE A CRITICAL LOOK AT THE STUDENT AID PROGRAMS WHICH WERE ORIGINALLY WRITTEN IN THE HIGHER EDUCATION ACT IN 1965. THESE PROGRAMS REMAIN BASICALLY UNCHANGED SINCE THE EARLY 1970'S, AND THERE IS A GROWING FEELING THAT THESE PROGRAMS NO LONGER ADEQUATELY MEET THE NEEDS OF STUDENTS. MIDDLE-INCOME STUDENTS, FOR WHOM THE GUARANTEED STUDENT LOAN PROGRAM WAS ORIGINALLY INTENDED, ARE INADEQUATELY SERVED BY THE STAFFORD PROGRAM, AND ARE, AT BEST, ONLY MARGINALLY SUPPORTED BY THE PELL GRANT PROGRAM AND OTHER CAMPUS-BASED AID PROGRAMS.

ONE OF MY GOALS FOR THIS REAUTHORIZATION WILL BE EXPANDING ELIGIBILITY FOR MODERATE AND WORKING MIDDLE-INCOME FAMILIES. IN THE COMING WEEKS, I INTEND TO RE-INTRODUCE LEGISLATION WHICH WILL REMOVE FROM MEED ANALYSIS A VALUE OF A FAMILY'S HOME AND FAMILY-OWNED FARM ASSETS. SUCH NON-LIQUID ASSETS SHOULD NEVER HAVE BEEN CALCULATED AS A RESOURCE TO PAY THE COSTS OF A COLLEGE EDUCATION. WORKING, MIDDLE-INCOME FAMILIES BEAR A DISPROPORTIONATE BURDEN OF THE TAXES. THEY NEED ASSISTANCE IN MEETING THE RISING COSTS OF A COLLEGE EDUCATION, WHICH NOW EQUALS WHAT MOST MIDDLE-INCOME FAMILIES PAID FOR THEIR FIRST HOME. FURTHERMORE, PARTICIPATION BY MIDDLE-INCOME FAMILIES WILL STRENGTHEN THE POLITICAL BASE FOR FEDERAL STUDENT AID PROGRAMS.

THIS AUTHORIZATION PROMISES TO ASK BRAVE AND NEW QUESTIONS ABOUT HOW FEDERAL HIGHER EDUCATION POLICY IS SERVING THE NEEDS OF AMERICANS WHO MUST FUNCTION IN A MUCH TOUGHER AND COMPETITIVE WORLD. AT THE SAME TIME, WE MUST FACE THE FACT THAT, IN THE NEAR TERM, WE FACE SEVERE BUDGETARY LIMITATIONS WHICH WILL INFLUENCE HOW WE TRANSLATE PRIORITIES INTO PRACTICAL CHOICES. GIVEN THE IMPORTANT OF THIS REAUTHORIZATION, I AM ESPECIALLY PLEASED BY MY OWN CLOSE WORKING RELATIONSHIP WITH BILL FORD, AND BY OUR INTENTION TO MOVE A BI-PARTISAN BILL THROUGH THE HOUSE. SUCH A BI-PARTISAN APPROACH IS ESSENTIAL TO OUR COMING TO TERMS WITH THE IMMENSE CHALLENGES OF THIS REAUTHORIZATION OF THE HIGHER EDUCATION PROGRAMS.

* * * * * * *

Chairman FORD. Thank you, Tom. Mr. Barrett, do you have any comments?

Mr. BARRETT. Thank you. Mr. Chairman, it's an honor for me to be here in Kansas City this morning, to participate in this, the first of a series of field hearings to be held regarding the reauthorization of the Higher Education Act of 1965.

As has been suggested already, it is a particular pleasure for me to serve on this subcommittee under the direction of a person like Bill Ford. He is one of the preeminent authorities on the subject in the Congress, if not the Nation.

I expect to learn a great deal as a new Member of Congress under his tutelage. Also, it's very, very fortunate for me to be able to be here in Tom Coleman's home district, because Tom is the ranking member of this subcommittee. I am sure he is going to offer a great deal toward the reauthorization, as he was in years past.

It is also important, from a personal standpoint, for me to suggest to you that Tom is also the ranking minority member of the House Agriculture Committee, which gives me a double dose of Tom Coleman——

Mr. COLEMAN. More than you want.

[Laughter.]

Mr. BARRETT. [continuing] and a chance to learn from Tom, because he does do, an outstanding job in the House of Representatives. That's one of the reasons I wanted to come down to Kansas City today.

Mr. Chairman, I am glad that you are scheduling these field hearings around the country, because it gives us an opportunity to escape the push and the shove of the Washington, DC special groups. It gives us a chance to focus on the real issue, and that is, of course, how Federal higher education programs affect students and administrators.

After all, you are the people who have to work with the programs authorized by the Higher Education Act. I look forward to hearing the testimony from administrative people, but also, in particular, students, because it is the students that I am the most concerned about, frankly.

I am sure that they will have a great deal to share with us in terms of definite ideas on how the programs should work, how they should be implemented, and some of the gaps, if any, in our present system.

So again, thank you, Mr. Chairman, and Mr. Coleman, for inviting me to participate in this hearing. I am glad to be here, and I look forward to hearing the testimony from those witnesses and I intend to learn a great deal from these individuals.

Thank you, Mr. Chairman.

Chairman FORD. Thank you, Mr. Barrett.

I will call, first, Dr. William Mann, Chairman of the Missourians for Higher Education, of Kansas City.

Without objection, the prepared statement of each of the witnesses who will appear today should appear in full in the record immediately following their live comment.

If you missed that, so that the Chairman isn't dictatorial, I disclaim it by saying without objection we will do that.

Nobody objected, so we will do what the Chairman wants to do. [Laughter.]

STATEMENT OF BRICE HARRIS, VICE CHANCELLOR FOR INSTITUTIONAL SERVICES, ON BEHALF OF WILLIAM J. MANN, CHANCELLOR, METROPOLITAN COMMUNITY COLLEGES AND CHAIRMAN, MISSOURIANS FOR HIGHER EDUCATION

Mr. HARRIS. Thank you, Mr. Chairman. May I begin by saying I am Brice Harris, Vice Chancellor for Institutional Services, here today to represent Chancellor William Mann, who is Chancellor of the Metropolitan Community Colleges and Chairman of Missourians for Higher Education.

First of all, let me thank you very much for the opportunity to speak to you this morning on the subject of the reauthorization of the Higher Education Act.

I believe that American higher education is at a crossroads, and the work being done by this committee may have a lasting impact not only on our industry but also on the future of this country as well.

I am here today on behalf of Chancellor Mann, not only in his role as Chairman of the Missourians for Higher Education, but as Chancellor of the Metropolitan Community College System.

The Missourians for Higher Education is a consortium, is a blend of 2 and 4 year public and private higher education institutions which is unique in this country. More than 5 years ago, the presidents of almost every college and university in this State banded together to begin improving the public awareness of our institutions.

That public information campaign has evolved into a political action group responsible for working with members of the Missouri General Assembly to develop legislation which will provide Missouri voters with the opportunity to vote a tax increase for higher education.

This initiative is based on our belief that in order to remain competitive, Missouri must increase its support of colleges and universities. A recent report issued by the group, entitled, "Show Me the Future, Missouri Higher Education," best summarizes our belief by stating, "Higher education has evolved from an upper class privilege to a mass right, and is on its way to becoming a universal obligation."

The report goes on to say, "in order to meet the demands of the next decade and into the 21st century, the State system of higher education must dramatically increase the number of students it serves, introduce a new generation of educational and technological equipment, and prepare students to see beyond the limits of a national economy to a new global society.

"A more substantial investment must be made in higher education in order to secure Missouri's future and our new society."

It is my belief, gentlemen, that American higher education is in the same shape as Missouri's. By the year 2000, 41 percent of the jobs in this country will be classified as highly skilled. This same number was only 24 percent in 1990.

A recent report by the Community College Urban Chancellor's Group stated, "the problem of the future will not be a labor shortage, but a skill shortage. Many of our colleges are being asked to solve this shortage while they face severe financial strain."

In your deliberation of the revision of this act, I encourage you to consider the following overall recommendations.

One. The Federal regulations affecting higher education and the reporting associated with those regulations should be simplified. Higher education is currently one of the most regulated industries in America today. Although we certainly support accountability in all industry, the continual increase in Federal reporting requirements is placing a heavy burden on an already strained staff.

Regulations in student financial aid have made it increasingly difficult to administer these programs and to get aid to the students who need it most.

Two. Federal financial aid to students should be improved to provide at least 1 year of postsecondary education for all high school graduates without student loans. The necessity to integrate students from economically disadvantaged homes into the American work force requires that adequate financial assistance be made available.

The vast majority of new jobs created by the year 2000 will require education beyond high school. Unless financial assistance is guaranteed for at least 1 year of college, a significant number of workers will not possess the skills necessary to get even an entry-level position.

Three. Federal support of State activities designed to deal with problems of the at-risk student, including illiteracy, retention, and basic skills education, should be increased. If we are successful in encouraging the citizens of Missouri to increase support for higher education, one area we will spend more dollars is in dealing with the at-risk student.

Illiteracy. Student retention and basic skills instruction are all priorities for Missouri's colleges and universities. Federal financial matching funds in these areas would significantly increase our ability to deal with the critical problems.

Four. Programs designed to enhance teaching as a career in elementary, secondary, and higher education institutions should be financially supported. Missouri colleges and public schools face significant retirements of faculty during the coming decade.

Without State and Federal assistance in making teaching more attractive, the most important link in the educational process of good teacher will be difficult if not impossible to find.

The Missourians for Higher Education are dedicated to working together to improve education in Missouri, but our activities have already received national attention. A recent article in the New York Times combined with increased attention of the national educational media, have turned the eyes of many in this country to Missouri.

If our efforts here are successful, I anticipate that other areas in the country will mount similar efforts. These efforts will improve service to American students, but they will not solve the problem. If we are to succeed in preparing the work force for the next century, the Federal Government must increase its leadership and its support of higher education.

Thank you, Mr. Chairman.

[The prepared statement of William J. Mann follows:]

TESTIMONY TO THE SUBCOMMITTEE ON POSTSECONDARY EDUCATION
REGARDING THE REAUTHORIZATION OF THE
HIGHER EDUCATION ACT

by

William J. Mann, Chancellor of the
Metropolitan Community Colleges
and
Chairman of Missourian's for Higher Education

May 6, 1991, Kansas City, Missouri

Honorable members of the Subcommittee on Postsecondary Education, thank you very much for the opportunity to speak to you this morning on the subject of the reauthorization of the Higher Education Act. I believe that American higher education is at a crossroads, and the work being done by this committee may have a lasting impact not only on our industry, but on the future of this country as well.

I am here today to address the subcommittee in my role as the Chairman of Missourian's for Higher Education. This consortium is a blend of two and four year, public and private higher education institutions which is unique in this country. More than five years ago, the presidents of almost every college and university in the state banded together to begin improving the public awareness of our institutions.

That public information campaign has evolved into a political action group responsible for working with the members of the Missouri General Assembly to develop legislation which would provide Missouri voters with the opportunity to vote on a tax increase for higher education. This initiative is based on our belief, that in order to remain competitive, Missouri must increase its support of colleges and universities.

A recent report issued by our group entitled "Show Me the Future-Missouri Higher Education" best summarizes our belief by stating, "Higher education has evolved from an upper-class privilege to a mass right and is on its way to becoming a universal obligation." The report goes on to say that "In order to meet the demands of the next decade and into the 21st century, the state's system of higher education must dramatically increase the number of students it serves, introduce a new generation of educational and technological equipment, and prepare students to see beyond the limits of a national economy to a new global society...A more substantial investment must be made in higher education in order to secure Missouri's future in this new society."

It is my belief that American higher education is in the same shape as Missouri's. By the year 2000, 41 percent of the jobs in this country will be classified as highly skilled. This same number was only 24 percent in 1990. A recent report by the community college Urban Chancellors stated, "The problem of the future will not be a labor shortage, but a skill shortage." Many of our colleges are being asked to solve this shortage while they face severe financial strain.

In your deliberation of the revision of this act, I encourage you to consider the following overall recommendations:

1. The federal regulations affecting higher education and the reporting associated with those regulations should be simplified. Higher education is currently one of the most regulated industries in America today. Although we certainly support accountability in any industry, the continual increase in federal reporting requirements are placing a heavy burden on an already strained staff. Regulations in student financial aid have made it increasingly difficult to administer these programs, and to get aid to the students who need it.

2. Federal financial aid to students should be improved to provide at least one year of postsecondary education for all high school graduates without student loans. The necessity to integrate students from economically disadvantaged homes into the American workforce requires that adequate financial assistance be made available. The vast majority of new jobs created by the year 2000 will require education beyond high school. Unless financial assistance is guaranteed for at least one year of college, a significant number of workers will not possess the skills necessary to get even an entry-level position.

3. Federal support of state activities designed to deal with the problems of the at-risk student--including illiteracy, retention, and basic skills education--should be increased. If we are successful in encouraging the citizens of Missouri to increase support for higher education, one area where we will spend more dollars is in dealing

with the at-risk student. Illiteracy, student retention, and basic skills instruction are all priorities for Missouri's colleges and universities. Federal financial matching funds in these areas would significantly increase our ability to deal with the critical problems.

4. **Programs designed to enhance teaching as a career in elementary/secondary and higher education institutions should be financially supported.** Missouri colleges and public schools face significant retirements of faculty during the coming decade. Without state and federal assistance in making teaching more attractive the most important link in the educational process, a good teacher, will be difficult if not impossible to find.

The Missourian's for Higher Education are dedicated to working together to improve education in Missouri, but our activities have already received national attention. A recent article in the New York Times, combined with increasing attention of the national educational media, have turned the eyes of many in this country on Missouri.

If our efforts here are successful, I anticipate other areas in the country will mount similar efforts. These efforts will improve service to American students, but they will not solve the problem. If we are to succeed in preparing the workforce for the next century, the federal government must increase its leadership in and support of higher education.

Mr. FORD. Thank you very much. I would observe that you finished Dr. Mann's statement with the sentence, "If we are to succeed in preparing the work force for the next century, the Federal Government must increase its leadership in and its support of higher education."

I think one of the things that gets lost in our modern exchange of political finger pointing is that the first public higher education system in this country was a Federal program under the guise of providing agricultural and mechanical skills. The first Morrill Act, which was passed during President Lincoln's time, which created ROTC so you could get some officers to run a war, also provided that every State ought to have a college.

There were no State colleges at that time. There had been no public higher education created by any State any place in the country. It was the Federal Government that said each State ought to have a college, and it ought to teach the two then most basic things for America—we say competitive needs, now—but for America to be able to grow.

You are now coming back and saying that we have got to reinstate that leadership. I am pleased to see that, because there has been, since the original Federal effort to create the agricultural schools, A&Ms you know, there were two of those.

The first Morrill Act was for white students, and the second Morrill Act, which followed the Civil War, was a separate but equal system for black students. We are still paying for some of those schools in parts of the country where they did, in fact, establish separate but equal schools. They are called historically black colleges, today.

But nevertheless, there was a clear recognition that far back that if we were going to have a public system, not to offset, but to complement the private system—Harvard was already in business for a long time before this happened.

Other private schools and what subsequently became our Ivy League fancy schools of the Northeast were in place, but there were no public institutions. It was that little nerve that was planted in all of the States that gave us the massive public education system we have now.

I know of no State that doesn't have a multi-faceted public education system in higher education.

Without that initial help from the Federal Government, it would not have happened. I would like to thank you for stepping forward to say this at a time when we are being told, I expect we will be told this week, I'm being informed correctly by the Secretary of Education, that it is time to shift more responsibility back to the States for leadership in higher education.

How did you people look at this and arrive at coming down on the idea that this was a national problem, rather than just a Missouri problem?

Mr. HARRIS. Well, as you pointed out, Mr. Chairman, the leadership exerted by the Federal Government in the land grant institutions, and again frankly, in the late 1950s, in what ultimately became the community college movement in this country, I think are two perfect examples of how leadership at the Federal level can move us forward.

We are at a time now in this country, and I think Missouri is a mini-example of this, where support for higher education is becoming more and more strained; and yet, it is evident to all of us that in order to compete in a global society, that if higher education can't do its job, America's competitive edge will be lost.

We believe that it requires Federal leadership to make that happen. Those statements were put in here specifically as a result of that.

Mr. FORD. Thank you. Mr. Coleman?

Mr. COLEMAN. Mr. Harris, thank you for substituting this morning. I understand that Dr. Mann is involved with some legislation at Jefferson City in the session starting this afternoon, and I know it is very important for him to be there. We do miss him. But we do appreciate you being here in his stead.

A lot of what we hear about the American educational system problems is on the elementary and secondary level, And as you mentioned in your testimony about basic skills and the need to assure that by the time you see a student in the postsecondary realm, it should be a student who has been at least a literate student, and one who is knowledgeable of the core tools that he or she will need to be successful in higher education.

Is your group, formed for higher education, also lending itself to recognizing these elementary and secondary issues, and how are you dealing with that? Is there a separate component to your group that tries to deal with that, or is it an overall educational issue that you are trying to frame in our State?

Mr. HARRIS. In Missouri, it has become a resource issue. And as a result of that, the Missourians for Higher Education are working closely with leaders at the elementary/secondary level, and the bills that are currently pending in the State legislature would increase support for both of those areas.

As it relates to the at-risk student, Representative Coleman, I think that the key for us in higher education is that, yes, we would very much like to see elementary/secondary education strengthened to the point where we have less of those problems to deal with.

However, we understand that students develop at dramatically different rates. And in spite of many of the good efforts of elementary and secondary people, we are going to continue to get students in our colleges that don't have the skills they need.

So the kind of Federal leadership and support in dealing with these students will be, obviously, greatly appreciated.

Mr. COLEMAN. One of the concerns of higher education is cost, as we all know, from the standpoint of families and students. I wonder, as your group comes together to work on these issues, have you also tried to share resources? Do you have any thoughts on instead of recreating the wheel 10 times in this State, using one good wheel and working together in utilizing it? Have you gotten that far, or do you anticipate doing it, if you haven't already?

Mr. HARRIS. We truly have. In fact, Kansas City is a perfect example of that. We have seen, for example, in our community college system, we have been very careful not to duplicate high-cost technical programs at more than one of our campuses, so that we

can, hopefully, attract students from all over the metropolitan area.

In addition to that, we have developed a very close working relationship with 4 year private institutions and with the Kansas City branch of the public university here. Again, so that we can try to take great advantage of our resources.

In fact, dealing with the at-risk student is a good example of that. Chancellor Russell and Chancellor Mann and the university president, Peter Magrath, have all worked closely together here in Kansas City to try and combine our resources to deal with those at-risk students, both at the university and at the community college.

Since our three community college institutions tend to be the greatest fear for the University of Missouri here in Kansas City.

Mr. COLEMAN. Thank you.

Chairman FORD. Mr. Barrett?

Mr. BARRETT. I, too, appreciated your statement and your testimony, Mr. Harris. One of the biggest problems with Federal Student Financial Assistance that I hear from my congressional district, from administrators and students, is with regard to Federal student financial aid and the forms that are necessary to complete. They are telling me that they are duplicative and very difficult to fill out—too long to complete—that sort of thing.

Would you agree with that?

Mr. HARRIS. Yes, I would. You are going to hear from some people later this morning who are better able to discuss financial aid than I. I would say, however, that in dealing with students, one of the things that we find is in order to make or allow students to take great advantage of Federal financial aid, they must start that process very, very early.

One of the things that you need to understand is that with adult students, especially, at the community college level, they frequently don't have the luxury of that kind of prior planning. They have family and other commitments that require frequently that they make decisions very late in the process.

As a result of that, the cumbersome forms that you are talking about and the processing time involved, occasionally makes it very difficult for a student to get the aid they desperately need in order to begin the semester.

Mr. BARRETT. I thought perhaps that's what you were getting at with your first recommendation on page three, when you suggested Federal regulations affecting higher education and the reporting associated with those regulations should be simplified.

Mr. HARRIS. Absolutely.

Mr. BARRETT. Could you embellish that a bit?

Mr. HARRIS. Well, it is not only in terms of Federal financial aid. There are other areas: the crime on campus work that is being done by Congressman Coleman now is another example of how we need to work together closely with the government to make certain that the information that we need to get reported is reported, and that the forms for doing that and the process for doing that are as simplified as possible.

Federal financial aid is probably the best example of how regulations tie up a tremendous amount of our staff time in order to meet those and make it very difficult for the students and the staff to

get done what needs to get done, which is get aid to the students so that they can get enrolled in classes.

Mr. BARRETT. Thank you, sir. Thank you, Mr. Chairman.

Chairman FORD. Thank you very much. Now, we will call panel number two, Dr. Peter Magrath, Dr. Steve Brainard, President Dean Hubbard, and representing Chancellor Budig will be Frances Degen Horowitz.

Also, Dr. Gordon Kingsley and Mr. Michael Vander Velde.

Your statements will be inserted in the record. You can proceed in the order that I called you up here. Let's start with Dr. Magrath.

STATEMENT OF PETER MAGRATH, PRESIDENT, UNIVERSITY OF MISSOURI SYSTEM, COLUMBIA, MISSOURI

Mr. MAGRATH. Thank you very much, Mr. Ford. I walked in as Congressman Barrett was saying nice things about you and Rep. Coleman. I want to applaud those remarks very, very sincerely. The two of you are truly among our leaders in higher education in terms of policy making.

We know that it is an obligation that you accept, to hold regional hearings in various parts of the United States, but we are very delighted that you are here in Kansas City. The work you are about is absolutely critical to our Nation's economic survival and well-being.

I am going to just make a few comments. I am not going to read my testimony. I do want to second the comments that Brice Harris made on behalf of Bill Mann, the Chancellor of the Metropolitan Community Colleges, to make the point that concerns for higher education and what they are about are really part of a bigger picture.

That is, I think we are all Americans for higher education, and we have a daunting but worthwhile challenge to put the pieces together better so that we can access an opportunity and provide access to quality. We are rather concerned here in Missouri, as our House of Representatives goes into session about 4 o'clock this afternoon, and the speaker has said he is going to keep them in session until they vote on the bill.

We want them to do that. We want them to vote right, too, when the bill comes out.

I would like to just make a few suggestions. I think that there are lots of technical issues that you and the extraordinarily capable staff that your committee has will get into as the process unfolds. I think it is absolutely critical that we keep the main objectives in mind.

The main objective is to provide access to quality for as many students as can profit and gain and then contribute to their society. I would urge that as you work through the very complicated fiscal issues that you have to deal with, that you give every priority to increasing the grant portion of what's available for student financial assistance so that there is less of a reliance on loans.

Loans are part of the picture and they have to remain part of the picture. But we are too dependent on loans. They create grave problems for many students that come from high-risk economic

backgrounds. It is not a healthy situation, so that to whatever extent the legislation can put a larger premium, literally, on grants, I think that's absolutely essential.

Secondly, I would like to argue that there is great merit in pursuing the National Direct Student Loan program, where colleges and universities that have the capability to handle loans could directly provide the loans as, if you will, agents of the Federal Government. I think that situation has been much discussed, and you are certainly familiar with it, and it deserves major, major attention.

I think that whole loan situation can be handled more expeditiously. I would also like to parenthetically add that I am very glad I am not a student having to apply for loans and grants, but I'm not sure I would be able to—I'd like to think I could—but I'm quite sincere, I think I'd really have to work very, very hard and long to try to figure out how to work my way through some of those draft and need applications, and the like.

I might add that I believe that it is important that we provide assistance and support to our neediest students of ability and our so-called middle-income students. We need them all, and we need to have a program that provides a balance and does not turn off the middle-income student of ability, just as we need to provide very adequate support for our students of greatest economic need.

I would like, also, to indicate that attention certainly, I know, will be given and should be given to the graduate education side. The national needs program, which may now be combined in other ways, has worked. It is absolutely critical that we continue to provide incentives to get our best and brightest from undergraduate students into graduate programs in sciences and engineering.

I would hope that we could extend that. It has been extended to some area studies and foreign language program, but I would hope that we could look at extending that to the arts and the humanities.

We face the seed-corn crisis, if you will, of one-third of our faculty at our 2 year colleges, our private colleges, all of them, the whole ball of wax, are going to be leaving their positions in the next 4 or 5 years.

They will be replaced, but we want to replace them with the best women, the best men, that we can possibly attract. That does argue for continued and, I hope, expanded attention to what has been Title IX, as I recall.

Finally, my friends in Washington want me to say, and I do want to say, just a good word for the Fund for the Improvement of Postsecondary Education. It is a good program, it has very modest—well, everything is modest, I suppose—very small authorizations, very small appropriations, it has been extremely effective in leveraging some very good ideas to some very competitive grants.

We have done quite well with that in Missouri, but that isn't the point. It's a very good program.

Mr. Chairman, those are my comments, and I would be happy to answer questions now, or later, after the other panelists.

[The prepared statement of Peter Magrath follows:]

Revised 5/2/91

C. Peter Magrath, President
University of Missouri System
May 6, 1991

Testimony to the U.S. House
of Representatives Sub-committee
on Postsecondary Education
Kansas City, Missouri

Mr. Chairman and members of the Sub-committee: Thank you for this opportunity to testify on the Reauthorization of Higher Education Act of 1986. I am especially pleased that the Chair of the committee and a ranking minority member have organized this hearing to admit testimony from representatives of higher education here in the heartland of the nation. The reauthorization process brings into sharp focus a number of critical issues that will affect, and, indeed, shape the future of postsecondary education in this country for the decade to come; because of the importance of this legislation, I am especially pleased to have this opportunity to share my views on a number of critical issues.

We are pleased that the committee is with us here in Missouri, where higher education and the improvement of higher education is at the very top of the public policy docket. Thanks to the Missourians for Higher Education organization under the chairmanship of my friend and colleague, Bill Mann, and with excellent cooperation and support from Missouri's private sector on a statewide basis, a voluntary association of 46 public and private 2- and 4-year colleges and universities in the state have come together under the Missourians for Higher Education umbrella, in an attempt to inform Missourians about the needs of higher education. A Missourians for Higher Education report, "Show me the Future," identified a $367 million annual shortfall in state funding for higher education that would be needed for Missouri and Missourians to be competitive. Subsequent reports by Confluence St. Louis and Kansas City Consensus have estimated the

need at $380 million annually. Earlier this year the Missouri Business Education Partnership Commission recommended a significant increase for public support of higher education, and a bill was approved by the Missouri Senate that would substantially increase support for all aspects of higher education in this state. That legislation is now pending in the House of Representatives; if it is passed by both houses, it would be put to a vote of the people of Missouri in November 1991.

What are Missouri's needs in higher education? Let me give you some examples.

1. Repairs and renovations for aging and crumbling buildings that are not only dangerous, but outmoded and ineffective for teaching and research. We have an $85 million backlog of repairs in the UM System. $50 million of which are described as urgent. The value of the UM System plant is $1.8 billion. We should be spending $20 to 30 million per year simply for repair and upkeep.
2. On a statewide basis, there is a critical need for financial support for qualified students who may otherwise end up in dead-end jobs at subsistence wages rather than in positions that contribute to Missouri's economic health; Missouri grant program funds were sufficient to make awards to only 9,000 of 35,000 qualified applicants in the most recent year.
3. There is only one public computer per 100 students in the UM System. We spent about one-fourth of the average of the Big 8 and Big 10 on computer support. An additional $11.6 million is needed to meet the academic computing needs of our students and faculty.
4. Some laboratory equipment used by University of Missouri students was used a generation ago by their parents. In some cases, our students are being trained with equipment that is inferior to that which they used in high school.

The cost of replacing existing obsolete and worn-out equipment throughout the University of Missouri System is $15 million.

5. One-third of our present faculty members will retire in the 1990's. Our challenge will be to replace them with outstanding professors who will be difficult to find in the shrinking pool of new Ph.D.s and, perhaps, impossible to hire at the salaries we can afford today. Today, UM faculty salaries lag 18% behind the competition.

6. Our medical schools in Columbia and Kansas City are significantly under-funded by any measure. The UMKC Medical School ranks 72nd out of 74 state schools in the amount of state support. The UMC Medical School ranks 65th of out 74 in terms of state support.

These needs point up the urgency of improved public support for higher education in Missouri.

Clearly, this is not a time for business as usual or for the maintenance of the status quo in higher education; the reauthorization process offers an important opportunity for structural changes that can improve access to study at the collegiate level, improve the quality of service provided by the institutions, and respond to national priorities that depend in direct and immediate ways on a strong and viable system of postsecondary education.

Student financial assistance must be a top priority in the process of reauthorization; it is time to examine Title IV carefully and to sustain the positive aspects of that title while making needed corrections. In very simple terms, this reauthorization must redress the imbalance between loans and grants for the very poorest students. Students are required, because of the unavailability of grant support, to rely too heavily on loans. I support efforts to help needy students finance their postsecondary education without being held hostage to

excessive reliance on loans. Because the value of grant awards has failed to keep pace with inflation, student loans have become the primary form of federal student aid in recent years. Reliance on loans hits these needy students with a double whammy; they begin their collegiate study in a state of financial dis- -ss, and they end their collegiate study in an even more distressed state--namely, they are burdened with enormous debt. These students lack the family resources needed to pay for their education; neither are family resources available to meet the loan obligations.

Because young people from the poorest families, of course, are credit risks, it is inevitable that many will generate high rates of default on their loans. Therefore, I would propose that the Pell program become an entitlement, so that any student who meets the conditions of the legislation would receive a Pell grant without depending on the annual appropriations process. I should add parenthetically that efforts to make the Pell grant an entitlement must be consistent with the provisions of the Budget Enforcement Act.

Also, on the matter of graduate education, I am a strong advocate of the continuation and expansion of the National Need Fellowships in Title IX. Given the projected need for faculty members in all disciplines in the 1990's and beyond, I would also recommend consideration of increased fellowship awards for students in the arts and humanities.

Another structural modification that I would urge for your consideration is the creation of a new direct lending program using federal capital under the Stafford entitlement. The credit reform provisions of the Budget Reconciliation Act of 1990 provide a unique opportunity to develop a direct student loan program that could improve financial assistance for students, simplify administrative procedures for institutions, and reduce costs to the federal government. A direct loan program with entitlement status equivalent to the current GSL program would be simpler and cheaper than a comparable Stafford program.

The benefits of a direct student loan program would include simplicity, efficiency, and reduced costs. Students would deal only with the educational institution, not the school plus the bank; and the institution would deal only with the government, not the banks, the guarantee agencies, and, in some cases, the secondary markets. Some estimate the net saving at $1 billion per year. Whatever the amount, the savings will be substantial. Hopefully, the dollars saved will accrue to other student aid programs. I should point out as well that the conversion of the GSL program to a direct student loan program should not effect the availability of PLUS and SLS loans. While a number of important questions remain to be answered concerning the implementation of a direct loan program, I believe its potential for providing improved financial assistance at reduced cost warrants careful examination by the Congress during reauthorization.

I would also recommend further consideration of federal support for non-traditional students. This, too, could extend opportunities to needy students and, given the fact that growing numbers of non-traditional students are entering our colleges and universities, I believe that it is important to consider their needs along with the needs of our traditional students.

Finally, in the time remaining, I want to focus on Title X, the postsecondary improvement programs. Specifically, I want to recommend increased support for the Fund for the Improvement of Postsecondary Education. In the view of many innovators in postsecondary education, FIPSE is the ideal federal agency; it promotes innovative reform, and it works to promote the wider dissemination of educational improvements throughout the nation. FIPSE grant competitions are highly competitive. Even though FIPSE has been able to award an average of only 70 new grants per year, the Fund, nonetheless, receives approximately 2,000 applications in its annual competition. Despite the long odds (over 30

to 1), FIPSE grants are highly sought after, because the recipients become recognized leaders for innovation and improvement in postsecondary education. FIPSE's track record is extraordinary in the areas of improved access and retention of minority students; improvements in mathematics and science education; and improvements in teacher education and faculty development in such critical areas as languages, mathematics, and science. FIPSE has also been a leader in funding the assessment movement in higher education, which has promoted significant improvements in institutional accountability for what our students learn.

I am pleased to report that the University of Missouri System has enjoyed an outstanding record of success in this highly selective program. Over the past five years (since 1986), the University of Missouri System has received five grants in FIPSE's program competitions and two grants in the higher education drug prevention program administered by the fund. These awards, taken together, total over $830,000. In short, the University of Missouri has relied on FIPSE for support for important innovation, and I believe the success of the fund should be recognized in the reauthorization process.

Through the years FIPSE's effectiveness has been limited by low appropriations. I support an authorization for a higher appropriation under a new part of Title X (part D) that would enable the fund to establish special programs in areas of national need. This increased appropriation of up to $5 million, would support new grants in the following areas:

1. International exchanges; to improve the participation rates of U.S. students in study abroad programs.

2. Campus climate and culture; to respond to dropout problems, campus conflict, student alienation, and antagonism across group lines. Grants would be made to make the campus climate conducive to learning by all students.
3. Evaluation and dissemination; to ensure that maximum benefit is obtained from proven innovation grants and to provide careful evaluation and wide dissemination of successful

In conclusion, I would like to emphasize the unique contribution made by American colleges and universities to the advancement of science and technology and to the quality of life for millions of Americans. The American dream has at its core a dedication to self-improvement, to growth, and to opportunity. With your continued help, through education, we can keep that dream alive for our students as they prepare for a leadership role in the 21st Century.

Chairman FORD. Thank you. Dr. Brainard?

STATEMENT OF STEVE BRAINARD, PRESIDENT, MAPLE WOODS COMMUNITY COLLEGE, KANSAS CITY, MISSOURI

Mr. BRAINARD. Thank you, Chairman Ford and Reps. Coleman and Barrett. I am Steve Brainard, President of Maple Woods Community College, a college of the Metropolitan Community College District of Kansas City, Missouri.

The Metropolitan Community College District is a three-college system which serves 23,000 students in its regular programs and an equal number in our continuing education programs.

Thank you for asking me to testify on the particular problems facing the urban community colleges. I appreciate this opportunity to report to you what's happening in our local area, and I applaud the committee for bringing its hearings to the community.

The reports are in. It is evident that improvements must occur in our public schools and our postsecondary institutions. No level can be favored in lieu of the other, for each level impacts and reverberates through the next.

In my testimony, I will briefly describe certain characteristics of our community college, students, and related perceptions of the role of the Federal Government and that the role that the government can assume to positively facilitate improvements and selected recommendations about programmatic modifications we believe will be beneficial.

The classical non-traditional student is our clientele. The average age of our students is 28 years old. We serve significant numbers of minorities, re-entry persons, displaced workers, women entering traditionally male-dominated fields, the economically and educationally disadvantaged, low-skilled workers, and the recent high school graduate that Dale Parnell describes in his book, The Neglected Majority—the low- to medium-achieving student with no direction.

The Nation's community colleges are enrolling over half of all the incoming freshmen. Increasingly, our growth is out-running State funding. Most States are experiencing a severe financial crunch and are unable to fund the growth.

We have no other choice than to pass the cost onto our clients. We are at the critical point where the working poor will no longer be able to afford our tuition and fees. The comprehensive mission of the community college is being threatened. Open access to higher education is being threatened.

Community colleges in most cities are still not utilized as fully as they can be. I am sad to report that significant segments of our society are under-represented on our campuses. The black male saga continues to unfold.

The black male is under-represented on our campuses, over-represented out on the streets and in the prisons and crack houses. It can be said with much certainty that behavioral changes require a strong environment. Today's community college campuses are not as powerful as they should be and could be.

It's a need that must address a dramatic action.

Yet, the community college is the only significant human resource institution available. When the under-represented are accessed, when we do get to them, their retention rate is dismal. We need more effective tools to recruit, and stronger intervention methods to properly serve this significant segment of the urban community.

The Trio programs have been somewhat helpful in addressing this problem.

Attrition is also high for the inadequately prepared high school graduate, who lands at the community college doorstep with no direction in mind.

Both blacks—the non-directed black males—and the non-directed high school graduates have a dramatic need for career counseling and work ethic development.

Regardless of whether they possess a high school diploma or GED certificate, all our incoming students are required to demonstrate their ability to benefit. Assessment is only a normative descriptor, unless it is prescriptively applied to each student. Our community colleges apply the prescriptive approach as a part of a comprehensive intake process.

The mechanism is already in place to ethically and reliably assess our students. The Federal Government has a historically-defined educational role that should be maintained and coordinated with State and local activities.

The Federal Government should provide national leadership in addressing 1) academic competencies in the workplace, 2) the status of critical occupations such as the teaching and healing processions, 3) improvement of access of underrepresented groups, 4) improvement of education for international communication and American economic competitiveness.

American response to a crisis is to put aside our differences in order that we may become united in our efforts to overcome challenge. Our very economic survival is at risk. American education can properly respond to this challenge only when the American people realize the severity and urgency of this challenge and make the hard decisions necessary to commit our resources to support a national strategy.

Today's crisis is more clouded than that of the Sputnik trauma, but the danger may be more profound. While recognizing the need for creative redesign of the Higher Education Act, certain specific recommendations are submitted that address current programmatic problems.

Modifications within certain existing titles should be considered. Accordingly, I submit the following proposals based upon our experiences with the students that we serve. I have been a little bit more detailed in the formal testimony.

1. Partnerships for economic development should be composed of a comprehensive network of employer-college partnerships. This initiative would incorporate cooperative education and broaden education's role in work force development.

2. Build on the success of the present college work-study program to combine academic work and real life work experience. Meld them better together.

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Federal funds should be set aside to sponsor experimental projects that are designed to increase the environmental power of community colleges targeted toward the underrepresented.

3. Instructional technology development should bridge the gap between changing technology and its application in the class room.

4. Grants for strengthening institutions should be renewed and funding levels increased without the wait-out period.

5. A most urgent need is, once again, the simplification of aid delivery for both students and institutions.

6. Educational institutions should participate with financial institutions in the process of loan approvals. If not, they are administered incorrectly.

7. There is a need for greater flexibility in the delivery of student assistance.

8. Increase the annual Pell per student from $2,500 to up to $4,000. Allow greater flexibility in transfer of funds between the SEOG program and the college work-study program.

9. Provide incentives to allow community colleges to develop intensive recruitment directed towards the enrollment of underrepresented segments.

10. Authorize scholarships and grants targeted to critical occupations such as teaching, the healing arts, engineering, and the manufacturing technologies.

I have elaborated further recommendations in the formal testimony.

In closing, I commend the committee for taking on a difficult and time-consuming and most critical task. This is one of the most critical tasks that this Nation faces.

We truly have an opportunity to reshape the act to equip our country's colleges with the tools necessary to develop the world's most skilled work force.

I certainly wish you the best with your endeavors this summer. Thank you.

[The prepared statement of Steve Brainard follows:]

TESTIMONY

to the

SUBCOMMITTEE ON POSTSECONDARY EDUCATION

of the

EDUCATION AND LABOR COMMITTEE

UNITED STATES HOUSE OF REPRESENTATIVES

for the

The Metropolitan Community College District

Kansas City, Missouri

by

Dr. Stephen Brainard

President, Maple Woods Community College

Member of the AACJC

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Mr. Chairman, I am Steve Brainard, president of Maple Woods Community College, a college of the Metropolitan Community College District, Kansas City, Missouri. The Metropolitan Community College District is a three college system which serves 23,000 students in its regular programs and an equal number in our continuing education programs.

Thank you for asking me to testify on the particular problems facing urban community colleges. I appreciate this opportunity to report to you what is happening in our local area and I applaud the Subcommittee on Postsecondary Education for bringing its hearings into the community.

The reports are in. It is evident that improvements must occur in our public schools and our postsecondary institutions. No level can be favored in lieu of the other, for each level impacts and reverberates through the next. For example, learning centers abound in colleges to prepare high school graduates for college level work. Accordingly, medical schools provide remedial services for college graduates in order that they may survive the rigors of advanced scientific learning.

In my testimony to you, I will briefly describe certain characteristics of our community college students and related issues, our perception of the role which the federal government can assume to positively facilitate improvements, and selected recommendations about programmatic modifications which we believe will be beneficial.

The classical non-traditional student is our clientele. The average age of our students is 28 years old. We serve significant numbers of minorities, re-entry persons, displaced workers, women entering traditionally male-dominated fields, the economically and educationally disadvantaged, low-skilled workers, and the recent high school graduate that Dale Parnell describes in his book, The Neglected Majority, the low to medium achieving student with no direction.

Seventy-five per cent of our students are enrolled part time. Most are working day jobs and upgrading skills directly relating to their occupations by attending classes at night.

Our best students are often female heads of household. These are highly motivated students who juggle jobs, child rearing, household duties and their education. They pursue their education one or two classes per semester. A strategy should be developed to help them reach their academic goals at a quicker pace. Most single parents qualify for Pell Grants since child allowances are calculated into the financial aid formula. However, they must enroll in two classes per semester to qualify for the Pell Grant. Many who are otherwise eligible do not think they can successfully carry two classes per semester.

The nation's community colleges are enrolling over half of all incoming freshmen. Increasingly our growth is out-running state funding. Most states are experiencing a severe financial crunch and are unable to fund the growth. We have no other choice than to pass along our increased costs to our clients. We

are at the critical point where the working poor will no longer be able to afford our tuition. The comprehensive mission of the community college is being threatened. Open access to higher education is being threatened.

Community colleges in most cities are still not utilized as fully as they can be. I am sad to report that significant segments of our society are underrepresented on urban campuses.

The black male saga continues to unfold. The black male is underrepresented on campuses, overrepresented out on the streets, and in prisons and crack houses. It can be said with much certainty that behavioral changes require a strong environment. Today's community college campus is not a powerful enough environment to change behavior. Yet the community college is the only significant human resource institution available. When the underrepresented are accessed, their retention rate is dismal. We need more effective tools to recruit and stronger intervention methods to properly serve this significant segment of the urban community. The TRIO programs have been somewhat helpful in addressing this problem.

Attrition is also high for the inadequately prepared high school graduate who lands at the community college doorstep with no clear goal in mind.

Both black males and the non-directed high school graduates have a dramatic need for career counseling and for work ethic development.

Regardless of whether they possess a high school diploma or GED certificate, all our incoming students are required to demonstrate their ability to benefit. Assessment is only a normative descriptor unless the results are applied prescriptively to each student. Our community colleges apply the prescriptive approach as a part of a comprehensive intake process. The mechanism is already in place to ethically and reliably assess our students. More resources are needed to provide additional services to those found to be academically deficient, and to deliver career counseling for the undirected.

We have worked hard and long to establish articulation agreements with both our secondary and baccalaureate institutions. As arduous as this process is, it needs to be continually pursued. Considering the student's investment of time and money, it is reasonable for him or her to expect a smooth transfer to the next level of education.

The enrollment of students into our standard transfer and vocational programs has doubled over the past five years. This remarkable growth places the Metropolitan Community Colleges among the top in the nation with respect to enrollment increase. Needless to say, it is difficult to maintain quality when faced with such quantitative acceleration. Our graduation rate remains constant and rather low, but we have put into place numerous retention programs. It is important to note that actual graduation is only one of many goals on the agenda of our students. For instance, a large number of our students take one

or two courses which are directly related to the upgrading of skills for jobs they currently hold. When evaluative criteria for federally funded programs are established, they must be redefined to include multiple completion goals.

From Fall 1988 to Fall 1990, the percentage of Metropolitan Community College students who declare their intention to be an Associate of Arts transfer degree increased by 57.1%. This is an indication of the increased burden the community college is assuming for students intending to complete a Bachelor's Degree. The higher tuition costs and potential loss of financial aid resources may be shifting student enrollment patterns.

The federal government has a historically defined educational role that should be maintained and coordinated with state and local activities. The federal government should provide national leadership in addressing: (1) academic competencies in the workplace; (2) the status of critical occupations such as the teaching and healing professions; (3) improvement of access for underrepresented groups; (4) improvement of education for international communication and American economic competitiveness.

U.S. Secretary of Education Lamar Alexander in his April 11, 1991 testimony before the Senate Subcommittee on Education, Arts and the Humanities gave a historical perspective on the Higher Education Act in which he stated:

> "The Higher Education Act of 1965 was a bipartisan commitment to postsecondary education that had its

origins in the GI bill for World War II veterans and, more recently, the National Defense Education Act of 1958 (NDEA). The launch of Sputnik in 1957 had sparked great national concern about our ability to compete with the Soviet Union in fields of advanced technology. With the help of Federal education support provided through the NDEA, America met that challenge, putting a man on the moon a little more than ten years later, and forging a lead in advanced research and technology that continues to this day."

"In the 1990's, however, our task is to maintain - and in some cases to recover -- our lead in the fiercely competitive environment of what we now all recognize as a global economy. Success in this competition, as in that earlier challenge dramatized by Sputnik, will depend in no small measure on the access of all Americans to postsecondary education, and on the quality of that education."

American response to a crisis is to put aside our differences in order that we may become united in our efforts to overcome a challenge. Our very economic survival is at risk. American education can properly respond to this challenge only when the American people realize the severity and urgency of this challenge and make the hard decisions necessary to commit our resources to support a national strategy. Today's crisis is more

clouded than that of the Sputnik trauma, but the danger may be more profound.

While recognizing the need for creative redesign of the Higher Education Act, certain specific recommendations are submitted that address current programmatic problems. Modifications within certain existing titles should be considered. Accordingly, I submit the following proposals based upon our experiences with the students that we serve.

Recommendations

1. Partnerships for economic development should be composed of a comprehensive network of employer-college partnerships. This initiative would incorporate cooperative education and broaden higher education's role in workforce development.

2. Build on the success of the present College Work Study program to combine academic work and real life work experience. Our students need extended opportunities to integrate their academic learning with real employment. The goals would be to increase institutional power to serve the underrepresented population and to ensure their equal opportunity to the workplace. Federal funds should be set aside to sponsor experimental projects that are designed to increase the environmental power of community colleges targeted toward the underrepresented.

3. Instructional Technology Development should bridge the gap between changing technology and its application in the classroom. An instructor with limited computer literacy may see

the potential of interactive technology and telecommunications delivery but needs expert assistance to integrate the technology. Professional development needs to go beyond generic hands-on-training of how to use the equipment.

4. Grants for strengthening institutions should be renewed and funding levels increased. The wait-out period should be abolished because it penalizes the institutions that have been successful in achieving their goals in one area from seeking funding to address new problems. Institutions that are succeeding should not have their progress disrupted by the wait-out periods between grants.

5. A most urgent need is the simplification of aid delivery for both students and institutions. We should adopt a single methodology for calculating aid awards. The application form should be simplified to one page and standardized for all institutions and processors. Countless potential students are turned away from college by the complicated application form. The institutional reporting process is cumbersome and needs overhaul.

6. The Stafford Loan Program has become an issue. With respect to loan defaults, postsecondary educational institutions are saddled with accountability without responsibility, and financial institutions are in the enviable position of responsibility without accountability. The lending institutions are permitted to walk away from the problem loans. Educational institutions are not set up to carry out the functions of a

lending institution. We do promote educational institutions participation with financial institutions in the process of loan approvals. We also support regulation by sectors.

7. There is a need for greater flexibility in the delivery of student assistance. Pell Grant eligibility should be allowed for the economically-challenged students whose circumstances only permit taking one course per semester. We also believe that the Pell Grants should continue to be made available to all prison inmates who presently qualify but at a realistic educational cost level. Certain post secondary institutions that offer programs in prisons often overcharge their clients and the federal government. We must avoid this practice.

8. Increase the annual Pell Grant per student from $2,500 to up to $4,000. Increased Pell Grants will eliminate the need for many students to borrow, thus easing the national default rate due to fewer student borrowers. The poorest of students are now forced to borrow and have little or no potential for repayment of the loans.

9. Allowing greater flexibility in transfer of funds between the Supplemental Educational Opportunity Grant (SEOG) and College Work Study will permit the best use of available funds.

10. Provide incentives to allow community colleges to develop intensive recruitment programs directed toward the enrollment of underrepresented segments.

11. Authorize scholarships and grants targeted to critical occupations such as teaching, the healing arts, engineering, and the manufacturing technologies.

12. International programs should provide college faculty opportunity to study abroad fostering economic and cultural relations with other nations. Equally important is the experience of hosting international counterparts.

13. The math, science, and technical education development depends upon a seamless curriculum path, combining secondary and postsecondary education with employer workplace requirements. Incentives should be provided without regulatory sanctions for institutions to develop ironclad articulation agreements.

14. Partnerships for economic development and urban community service would target urban problems by promoting cooperative ties between postsecondary institutions and federal, state, city, and private sector organizations.

15. Adult "workplace literacy" is now addressed by two curriculum paths (reading/math and critical thinking skills). Workforce readiness needs to pick up the student anywhere on the continuum, such as English as a second language, basic literacy, or higher remediation.

In closing, I commend the Subcommittee on Postsecondary Education for taking on the onerous task of re-examining issues related to the Reauthorization of the Higher Education Act and for seeking input from the higher education community. We truly have an opportunity to reshape the act to equip our country's colleges with the tools necessary to produce the world's most skilled workforce. I wish you the very best in your endeavors.

Chairman FORD. Thank you. Dean Hubbard.

STATEMENT OF DEAN HUBBARD, PRESIDENT, NORTHWEST MISSOURI STATE UNIVERSITY, MARYVILLE, MISSOURI

Mr. HUBBARD. Mr. Chairman, Representative Coleman and Representative Barrett, thank you for the opportunity to appear before your committee. I am president of the Northwest Missouri State University, which is located in Maryville, Missouri, a part of Representative Coleman's district.

We have just over 6,000 students, most of them from a rural background, many of them first-generation attenders of college. Of our student body this year, 2,305, or 43 percent, have received some type of Federal assistance. As you can see from the data there in the testimony, 39 percent of those students who receive aid, which totaled about $6.4 million, have received grants, 56 percent, loans, and 5 percent, work-study support.

Now, there are six issues that I will touch on. I am not going to read the testimony to you. Since I don't want to pose as an expert in something that I am not, I have our financial aid director here, Jim Wyant, who helped me prepare these remarks.

The first issue has already been touched upon. It relates to the application process and the needs analysis. In our judgment, this is far too complicated and confusing for students and parents.

As you know, there are six competitive players in the need analysis application process. Students, parents, high school counselors are confused as to which application a student can complete. As a result of that, many students complete more than one, thinking that each is an application for different types of assistance. Of course, schools complicate the matter somewhat when they require one of the several forms that are available.

So we think it is too complex. Even the Federal forms are also too complex. The one that requires applicants to complete some sections and not others, they are not sure what they should complete. The free Federal form section of the applications has not been successful, because most students complete the entire application for fear of not being considered for some aid programs.

And of course, the impact of this on low-income students is that some of them give up all together, as they are confronted with these complicated forms.

So we would recommend, first of all, that the application process be limited to only one application.

The second issue that I would like to touch on is the method for determining need. The congressional methodology formula and the Pell Grant formula. Again, we think that Pell Grant eligibility should be tied to need as determined by the congressional methodology, and that this process should also be simplified.

The third issue is the balance of grants and loans in student aid packages. This has been talked about a lot. At one point, it was three-fourths grants and one-fourth loans, and as you know that has turned over until students today receive one fourth of their support from grants and must secure three fourths in loans.

Non-liquid assets, Rep. Coleman talked about that. Those of us who deal with farm communities are particularly sensitive to the

impact that this has on farm families, who may have significant equity in a farm operation and yet no liquid assets to send their children to college with.

The fifth issue relates to the Stafford, SLS loans. This is the complexity associated with this is also a problem. It is unreasonable to think that students can understand the student loan network of schools, lenders, guarantee agencies and secondary markets.

We think the problem of understanding that contributes in some ways, at least, to the default rate.

Uniformity in loan programs administered by guarantee agencies is needed. Each guarantee agency designs their own applications and creates their own policies now. We think that could be improved if uniformity was imposed on those groups.

Finally, direct lending. We know that it has been suggested that costs could be reduced by eliminating the lending institution from the student loan network. However, other significant costs would be generated at the local institutional level.

We also worry about whether or not funds would be available if the Federal Government assumed this program, and the possibility of a cap being imposed, which would cut some students out of the loan market.

Those are basically the issues that I would like to present. I would like to emphasize in closing the importance of this program for students. It is easy to overlook that. Recently, I was meeting with some students to prepare for a cultural event on campus; it was relating to fine dining, we called it, for students that we classify as Presidential Scholars.

These students must have an ACT of 28 when they come in and maintain a GPA of 3.5 or above. This one student is a first-generation college student, has a nearly 4.0 GPA, will be graduating this year with a degree in history. In addition to the grants and loans that he has secured, he has been tutoring during the time that he has been at Northwest to get through school.

So as i was working with these students on preparing of this banquet event which would take place in our home, one of the girls suggested that everybody dress up for it because that would be appropriate to the occasion. When the students left, this particular young fellow hung around my office. When they were all outside, he said, "I'm sorry, I don't have any clothes. I don't even own a necktie." He had two pair of Levis and a shirt that he could wear.

I later talked to the other students and they decided to drop the dressing up requirement. It emphasized to me, again, the needs that some students have, and the tremendous talent represented by a student like that, who has some scholarships to go on to graduate school and will get a doctorate; some day, I expect to see him teaching in one of our colleges or universities.

So I hope that in the entire process, and you have already indicated this, that we will keep that type of student in mind. He comes from a small town, farm, first generation, has the ambition, the ability, the determination to succeed. We ought to make the system simple and straightforward and focused on the needs of those students.

Thank you.

[The prepared statement of Dean Hubbard follows:]

Northwest Missouri State University
Reauthorization of Federal Student Aid Programs

Background - Northwest Missouri State University

Northwest Missouri State University, located in Maryville, Missouri, has a enrollment of approximately 6,100 students for the 1990-91 academic year. A significant number of students are from a rural background and are first generation college students. Two thousand three hundred five students, 43 percent of the student body received some type of federal financial assistance.

A breakdown of federal aid recipients for the 1989-90 academic year at Northwest and the funds received by them are as follows:

Program	Number of Recipients	Total Awards	$ Percent
Pell Grant	1718	$2,420,576	38%
C W/S	398	335,973	05%
Perkins	315	333,668	05%
SEOG	119	51,741	01%
Stafford/SLS	1586	3,287,050	51%
Grand Total	2305 (unduplicated)	$6,429,008	100%

Several issues that impact students at Northwest Missouri State University could be resolved through the Reauthorization Process.

I. Application process: Need Analysis

The application process has become too complicated and confusing for students and parents. Now that there are six competitive players in the need analysis application process (American College Testing, College Scholarship Service, CSX Technology, United Student Aid Funds, Pennsylvania Higher Education Assistance Agency, and The Application for Federal Student Aid (provided by the central processor), students, parents, and high school counselors are confused as to which application a student should complete. Many complete more than one, thinking each is an application for different types of assistance. Schools further complicate the situation for the student by not accepting application from some processors or requiring a specific one.

Clearly, the process of completing the individual application is too complex. Parents and students get confused with the directive questions that require applicants to complete some sections and not others. The free federal form section of the applications has not been successful because most students complete the entire

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application for fear of not being considered for some aid programs. Such a complex application process may cause many low-income student to give up attending school.

Our recommendation is that the application process be limited to only one application. Competition is not a desirable element if it confuses the applicant.

II. Congressional Methodology formula/Pell Grant Formula:

The use of two formulas; one to determine a family contribution (Congressional Methodology) and another to determine Pell Grant eligibility creates redundancy in the need evaluation process. Pell Grant eligibility should be tied to need as determined by Congressional Methodology - the higher the need the higher the Pell Grant eligibility. Currently, the Pell Grant formula does not allow for the same asset protection as the Congressional Methodology. The result is that a student with a high need may not be eligible for a Pell Grant because of equity in assets.

III. Balance of Grant and loans in student aid packages:

Initially, the Pell Grant and Supplemental Grant programs covered a large percentage of educational costs for low-income students. Tuition, room, and board costs have continually increased each year without the grant programs keeping pace with these increases. The Pell Grant program has not been fully funded for some time.

Students and parents have had to fill this gap by participating more in the loan programs. The increase in student indebtedness has become a concern especially with the increasing default problems. The default problem can only worsen with the state of the economy because college graduates are now competing with trained, experienced individuals that have been laid-off from their jobs.

The Pell Grant program must be increased and fully funded. The low-income student is a high risk student that is not served well by a low-grant, high-loan financial aid system. Senator Clairborne Pell is very justified is stating, "It is a disgrace that a student aid package that was three-quarters grants and one-quarter loans a decade ago would be two-thirds loans and one-third grants today."

IV. Non-Liquid Assets:

Assessment of non-liquid assets (home, other real estate and investments, and business/farm) can be unrealistic for many families. At Northwest, many students are from farm families that have a significant amount of equity in the farm operation. This equity can cause the family contribution to be high and

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the Pell Grant to be low. In reality, the farm equity is worthless for acquiring educational assistance. The income from the farm operation usually offers a meager living for the family after expenses. The equity can cause a student to be ineligible for the Pell Grant but they still have a high need. These students complete their degree with a high loan debt.

The Congressional Methodology formula should assess the non-liquid assets less. A family certainly cannot be expected to sell non-liquid assets such as their home and business/farm to help pay for educational costs. The elimination of the Pell Grant formula and awarding Pell Grants based on need calculated by the uniform methodology would help solve this problem.

V. Stafford/SLS Loans:

The complexity of the Stafford/SLS loan program has contributed significantly to the high default rates. It is unreasonable to think that students can understand the student loan network of schools, lenders, guaranty agencies, and secondary markets. Each of these components find it difficult to know what others are doing.

Uniformity in loan programs administered by guaranty agencies is needed. Each guaranty agency designs their own application and creates their own policy. This creates confusion for not only the student but the schools as well. Students are sometimes misinformed because of the differences.

VI. Direct Lending:

Direct Lending is an issue that has surfaced frequently in reauthorization discussions. Although costs may be reduced by eliminating the lending institution from the student loan network, other costs would be generated on the institutional level. Applications and promissory notes would no doubt have to be collected by the schools. There is also the question of continuance of secondary markets and loan services. Would the schools do this function?

However, the big question is, "can the federal government afford the unlimited capital that is now available through all the lending institutions that participate in the loan program"? The Pell Grant program has not been fully funded for some time and there is considerable pressure to facilitate full funding as well as increased funding for the program. How can the federal government afford both programs? Direct lending would bring with with it the possibility of less than full funding for the Stafford loan program as we know it. Students have come to depend on the program and if it were not fully funded, many would not be able to acquire a higher education.

The current system needs only to have some of the complexity removed. The main problem is lack of communication from the system to the student.

Conclusion:

The upcoming reauthorization will set the stage for a successful or less than successful entry into the 21st Century. It comes during a time of recession which reflects a decline of economic productivity, employee lay-offs, budget cuts, and a general low attitude of society.

Education is the one commodity that can help us out of the problem. Of course, the student must be the central focus of reauthorization. The programs we have now to fund education are necessary. However, some revision must come to keep up with the pace of change and the demands of society.

A higher percentage of high school students are pursuing some type of post-secondary education. This increase when compiled with educational cost increases has put a strain on the federal student aid programs. More funds are needed overall. More students need to be funded through grant programs to prevent creating an indebted society of college graduates.

The federal government and we as educational institutions must promote financial saving. Students and parents approach post-secondary education without much awareness of the cost.

Chairman FORD. Thank you very much. Francis Horowitz?

STATEMENT OF FRANCES DEGEN HOROWITZ, UNIVERSITY OF KANSAS, REPRESENTING GENE BUDIG, CHANCELLOR, UNIVERSITY OF KANSAS

Ms. HOROWITZ. I am here today representing Gene Budig, Chancellor of the University of Kansas. As we look to the 21st century, one thing should be obvious. Education must be the foundation of our preparations for the future. American higher education, with its interweaving of research and teaching, is universally recognized and envied for its quality and productivity.

However, this reauthorization process comes at a critical point for higher education. Thus, it affords the Nation an opportunity to improve our colleges and universities and to enable our faculty and students to prepare to meet the coming challenges.

The task for Congress and for higher education, as well, must be to see that all those who seek an education are able to obtain it as well as to see that our colleges and universities are able to provide quality instruction.

We must strengthen these institutions so that they can cope with an environment of change. Changing demands, changing demographics, and a changing world order. We must ask ourselves challenging questions. How will we guarantee that our faculty and curricula are targeted to new technologies, developing social issues, and a student population with increasingly diverse needs for access and instruction?

How will resources be made available to enable students to pursue their education without, as you heard, incurring staggering debt? Especially the poor members of our community whose preparation is often the most fragile. How will we upgrade our libraries as rapidly changing technology totally alters our methods of handling information?

What planning and resources will be required to provide access to greater numbers of non-traditional and disadvantaged students? How will we ensure that there are enough graduates for our doctoral programs to replenish our faculties and continue the leadership in science and engineering that the world expects from America?

These questions can be addressed in large part by enhancing the provisions of the Higher Education Act. During the past 2 years, higher education has given a great deal of thought to these issues. The major higher education associations have produced a series of recommendations.

We strongly support those recommendations and the strategies contained in them. The proposals for Title V and Title IX would help us to see that the number and quality of our teachers will be adequate to lead our students into the 21st century.

This would be done through Title V by increasing the recruitment and preparation of teachers and through Title IX by providing essential program of graduate fellowships and traineeships. The recommendations of Title IV would begin to address the most pressing needs of those students who have lived in poverty. These

young men and women often have the fewest resources for survival and competition in university studies.

The recommendations for increases in the Pell Grants and other student support mechanisms would free students in their initial college years from the added burdens and responsibility of debt, a theme that is echoed across this panel.

Education can break the cycle of poverty, but only if access exists and resources are available to these students. The recommendations to reinvigorate technological and cooperative assistance programs under Title II would enable institutions such as our own to build linkages to minority institutions.

These recommendations would also help our libraries move more quickly into what is more and more often being called the information age. Adequate funding for Title VI and VII would broaden some programs especially vital to our national interests, those in international languages and area studies.

This funding would also enable higher education to meet the demands of the future with adequate facilities.

Finally, under Title IX, there is a proposal to combine the graduate and professional programs within the Department of Education. This combination would broaden participation and support and would address, as Peter Magrath said, the predicted shortages of faculty and professionals in vital fields.

Within the next 20 years, the majority of those now teaching in higher education will retire. Expanding the programs for women and under-represented groups will ensure that higher education will not be weakened by a serious shortage of qualified individuals to replace those who will be lost through retirement.

We thank you for this opportunity to speak in support of these proposals. They offer the Congress an opportunity to strengthen American higher education, thus to ensure its continued adequacy. We would be pleased to respond to any questions.

I would like to say, in addition, that I was to join Chancellor Budig here, who is probably in Topeka fighting for our budget. But that I have been at the University of Kansas for 30 years, and at the end of the summer, I will be leaving Kansas to assume the presidency of the graduate school in University Center of the City University of New York.

You have Kansas and Missouri represented here, you have in the future New York represented here. This is a national issue. We all share in this need. All of us are very concerned about K through 12 and the near disaster that we find our elementary and secondary schools in.

One of the issues, I think, that has brought us to that point in K through 12, is that we have not had national leadership, we have not had national vision, we have not had, really, national Federal programs or policy to guide the development of our K through 12 enterprise.

We have been luckier in higher education. We have had some national leadership, we have had some national vision, we have had support through the Federal level. If the proposal to start shifting the burden for the support of our education back to the States, every gain's momentum, we are going to see the decline of

our higher education enterprise in this country as we have seen the decline of our K through 12.

The States cannot handle it. Most of our States are in crisis, and we depend upon the Federal leadership for the support of higher education. I want to personally express my appreciation to Mr. Coleman and to Mr. Ford for what they have done in Congress over the years for higher education.

Thank you.

[The prepared statement of Gene Budig follows:]

I am Gene A. Budig, Chancellor of the University of Kansas. I am grateful for this opportunity to address the reauthorization of the Higher Education Act of 1965.

As we look to the 21st century, one thing should be obvious: education must be the foundation of our preparations for the future. American higher education, with its interweaving of research and teaching, is universally recognized--and envied--for its quality and productivity. However, this reauthorization process comes at a critical point for higher education. Thus, it affords the nation an opportunity to improve our colleges and universities and to enable our faculty and students to prepare to meet the coming challenges.

The task for the Congress, and for higher education as well, must be to see that all those who seek an education are able to obtain it as well as to see that our colleges and universities are able to provide quality instruction. We must strengthen these institutions so that they can cope with an environment of change: changing demands, changing demographics, a changing world order.

We must ask ourselves challenging questions:

--how will we guarantee that our faculty and curricula are targeted to new technologies, developing social issues, and a

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student population with increasingly diverse needs for access and instruction?

--how will resources be made available to enable students to pursue their education without incurring staggering debt--especially the poorer members of our community, whose preparation is often the most fragile?

--how will we upgrade our libraries as rapidly changing technology totally alters our methods of handling information?

--what planning and resources will be required to provide access to greater numbers of non-traditional and disadvantaged students?

--how will we insure that there are enough graduates of our doctoral programs to replenish our faculties and to continue the leadership in science and engineering that the world expects from America?

These questions can be addressed in large part by enhancing the provisions of the Higher Education Act. During the past two years, higher education has given a great deal of thought to these issues. The major higher education associations have produced a series of recommendations. I strongly support those recommendations and the strategies contained in them.

The proposals for Title V and Title IX would help us see that the number and quality of our teachers will be adequate to lead our students into the 21st century. This would be done through Title V by increasing the recruitment and preparation of teachers and through Title IX by providing an essential program of graduate fellowships and traineeships.

The recommended revisions of Title IV would begin to address the most pressing needs of those students who have lived in poverty. These young men and women often have the fewest resources for survival and competition in university studies. The recommendations for increases in the Pell grants and other student-support mechanisms would free students in their initial college years from the added burdens of responsibility and debt. Education can break the cycle of poverty, but only if access exists and resources are available to these students.

The recommendations to reinvigorate technological and cooperative assistance programs under Title II would enable institutions such as my own to build linkages to minority institutions. These recommendations would also help our libraries move more quickly into what is more and more often being called the "Information Age."

Adequate funding for Titles VI and VII would broaden some programs especially vital to our national interests, those in

international languages and area studies. This funding would also enable higher education to meet the demands of the future with adequate facilities.

Finally, under Title IX there is a proposal to combine the graduate and professional programs within the Department of Education. This combination would broaden participation and support and would address the predicted shortages of faculty and professionals in vital fields. Within the next twenty years, the majority of those now teaching in higher education will retire. Expanding the programs for women and under-represented groups will insure that higher education will not be weakened by a serious shortage of qualified individuals to replace those who will be lost through retirement.

Thank you for this opportunity to speak in support of these proposals. They offer the Congress an opportunity to strengthen American higher education, thus, to insure its continued primacy. I would be pleased to respond to any questions. With your permission, I will be joined by Dr. Frances Degen Horowitz, Vice Chancellor for Research, Graduate Studies and Public Service at the University of Kansas. Dr. Horowitz has just been appointed President of the Graduate School of the City University of New York.

Chairman FORD. Thank you very much. Dr. Kingsley.

STATEMENT OF GORDON KINGSLEY, PRESIDENT, WILLIAM JEWELL COLLEGE, LIBERTY, MISSOURI

Mr. KINGSLEY. Mr. Chairman, Congressman Coleman, Congressman Barrett. I am not the silver-tongued devil that my colleague Dean Hubbard is, so I will read my remarks, and I will only ad lib to say if he had sent that student to William Jewell we would have bought him a necktie and fed him dinner.

I am pleased to be able to offer testimony related to the reauthorization of the Higher Education Act of 1965. I speak as president of a very fine midwestern college, William Jewell College, located here in a suburb of Kansas City, an institution which appropriately enough for today has been honored to have a part in the educating of two members of the Committee on Education and Labor, Congressman Pat Williams of Montana and our very distinguished alumnus, Congressman Tom Coleman of this congressional district.

I speak also as current chairman of the Independent Colleges and Universities of Missouri, a representative voice of the private sector in Missouri higher education.

The main burden of my testimony is a word of genuine appreciation to you as public servants, as you struggle with national and regional priorities and seek to allocate resources and to establish laws in the best interests of America and America's people.

I sense, without fully knowing, how difficult and demanding is this process, and I am one of those millions of Americans who are deeply gratified that men and women of considerable talents and good will are working at this, day by day, as our elected representatives. Thank you, and we are in your debt.

It will not surprise you to hear me join my colleagues in saying that an investment of public resources in higher education—and I am using the phrase higher education carefully and advisedly—though the term would be relegated by some to the dustbin of language that is charming and nostalgic but archaic.

An investment of public resources in higher education is an investment, not an expenditure, on that will reap untold dividends in leadership, national competitiveness in world markets, and the quality of American and global life.

Such investment is not a little patch on a huge festering sore, as so many social programs so frustratingly seem. It is, rather the planting of seeds to reap large and bountiful national harvests. Education has always been a major secret weapon and avenue of success for the American republic, for individual citizens and for the Nation as a whole.

We are unique in this Nation in that we have a vibrant independent sector of higher education, a cognate to our free enterprise system of economics and our democratic system of government that adds diversity, vitality, creativity, and multiple modes of access to higher education unknown in other countries of the world.

As you know, independent colleges and universities enroll 21 percent of the Nation's students, yet they award 33 percent of all baccalaureate degrees, 40 percent of all master's degrees, 36 percent of

all doctoral degrees, and 60 percent of all first professional degrees in areas such as law, medicine, engineering and business.

All this, at a fraction of the cost to taxpayers than is consumed and demanded by the public educational sector. The fact is, we in the private sector do it the old-fashioned way: we work for it, raising money, controlling costs, defining mission, achieving with old-fashioned dedication and commitment and passion and compassion, and clear focus on people, priorities that educational bureaucracies in any nation simply could not get done.

As public funding for education has decreased in relative terms over the years since 1975, 1976, we in the private sector, along with our colleagues in the public sector, have cinched our belts, rolled up our sleeves of our white-collared or blue-collared academic robes and turned more and more of our own resources toward aiding students and getting the job done.

Again, I am not drifting off into quaint or comic images, as I say these things. We are talking serious things, like money. In my own college, for example, we have shifted our resources so that 14 percent of our annual budget is now going into direct aid to students, as compared with 7 percent a decade ago, all making up the loss in public funding for these same students.

This means, of course, that that money going to direct aid to students is not going into professorial salaries and to library and computer resources, or into laboratories. Yet, we are still educating the students.

We are typical of the great resource America has in her private colleges and universities, a resource which does an incredible job of educating our Nation's future leaders with minimal calls on the public till.

I therefore urge you as Members of Congress to continue and enhance support for America's future through higher education, including the independent sector, and particularly to continue and to enhance support for lower and middle income students.

You have before you or available to you as you work the carefully developed recommendations of the National Association of Independent Colleges and Universities. I have filed them with my written statement, though the limitations of time prevent my detailing them in my oral testimony.

Our suggestions for increase of the maximum Pell Grant to $4,000 with annual adjustments based on the Consumer Price Index, expanded eligibility to families that are truly middle income, reviewing need analysis formulas to assure accuracy and reasonableness of expected contributions from students and parents, revising need analysis formulas to encourage college savings and to avoid penalizing ownership of homes and farms, or prior financial planning for college; and revising loan programs to account for inflation and to allow varied payback options that consider public interests are, we believe, reasonable positions, relatively minimal, yet cost effective.

We believe they are continued investments in the American saga, and continued support for the American dream.

Thank you, Mr. Chairman and members of the subcommittee.

[The prepared statement of Gene Kingsley follows:]

Statement of
J. GORDON KINGSLEY
President, William Jewell College
Chairman, Independent Colleges and Universities
of Missouri

on the
REAUTHORIZATION OF THE HIGHER EDUCATION
ACT OF 1965

Before the
SUBCOMMITTEE ON POSTSECONDARY EDUCATION
COMMITTEE ON EDUCATION AND LABOR
UNITED STATES HOUSE OF REPRESENTATIVES

Kansas City, Missouri
May 6, 1991

Mr. Chairman, Honorable Members of the Subcommittee, I am pleased to be able to come before you today to offer testimony related to the reauthorization of the Higher Education Act of 1965. I speak as president of a very fine Midwestern College, William Jewell College, located here in a suburb of Kansas City, an institution which appropriately enough has been honored to have a part of the educating of two members of the Committee on Education and Labor, Congressman Pat Williams of Montana and Congressman Tom Coleman of this Missouri Congressional District. I speak also as current chairman of the Independent Colleges and Universities of Missouri, a representative voice of the private sector in Missouri higher education.

The main burden of my testimony is a word of genuine appreciation to you as public servants as you struggle with national and regional priorities and seek to allocate resources and establish laws in the best interests of America and America's people. I sense, without fully knowing, how difficult and demanding is this process, and I am one of those millions of Americans who are deeply gratified that men and women of considerable talents and good will are working at this day by day as our elected Representatives. Thank you. We are in your debt.

It will not surprise you to hear me say that an investment of public resources in higher education--and I am using carefully and advisedly that term which some would relegate to the dustbin of language that is charming and nostalgic but archaic--an investment of public resources in higher education is an investment, not an expenditure, one that will reap untold dividends in leadership, national competitiveness in world markets, and the quality of American and global life. Such investment is not a little patch on a huge festering sore, as so many social programs so frustratingly seem; it is rather the planting of seeds to reap large and bountiful national harvests.

Education has always been a major "secret weapon" and avenue of success for the American Republic--for individual citizens, and for the nation as a whole. And we are unique in this nation in that we have a vibrant independent sector of higher education, a cognate to our free enterprise system of economics and our democratic system of government--that adds diversity, vitality, creativity, and multiple modes of access to higher education unknown in other countries of the world. As you know, independent colleges and universities enroll 21 percent of the nation's students, yet they award 33 percent of all baccalaureate degrees, 40 percent of all master's degrees, 36 percent of all doctoral degrees, and 60 percent of all first professional degrees in areas such as law, medicine, engineering, and business--all this at a fraction of the cost to taxpayers than is consumed and demanded by the public educational sector. The fact is, we in the private sector do it the old fashioned way--we work for it, raising money, controlling costs, defining mission, achieving with old-fashioned dedication and commitment and passion and compassion and clear focus on "people priorities" what educational bureaucracies in any nation simply cannot get done.

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We are typical of the great resource America has in her private colleges and universities, a resource which does an incredible job of educating our nation's future leaders with minimal calls upon the public till. I therefore urge you, as Members of Congress, to continue and to enhance support for America's future through higher education, including the independent sector, and particularly to continue and to enhance support for lower and middle income students. You have before you, or available to you as you work, the carefully-developed recommendations of the National Association of Independent Colleges and Universities: I have filed them with my written statement, though the limitations of time prevent my detailing them in this oral testimony. Our suggestions for increase of the maximum Pell Grant to $4,000 with annual adjustments based on the Consumer Price Index; expanded eligibility to families that are truly middle income; reviewing need-analysis formulas to assure accuracy and reasonableness of expected contributions from students and parents; revising need-analysis formulas to encourage college savings and to avoid penalizing ownership of homes and farms or prior financial planning for college; and revising loan programs to account for inflation and to allow varied payback options that consider public interests are, we believe, reasonable positions, relatively minimal in cost yet cost-effective.

They are continued investments in the American saga, continued support for the American dream.

Thank you, Mr. Chairman and Members of the Subcommittee.

Recommendations of the National Association of Independent Colleges and Universities

- Increase the maximum Pell Grant to $4,000 and, in subsequent years, adjust the maximum award annually based on the Consumer Price Index.
- Expand eligibility to families with incomes up to $43,000 by changing the formula used to determine individual awards in the Pell Grant program. The maximum award of $4,000 would be composed of a $2,500 component for living expenses and a tuition component--25 percent of tuition, not to exceed $1,500. Future adjustments in the maximum award would be split equally dollar for dollar between the living cost and tuition components of the formula.
- Review the statutory need-analysis formulas for dependent students to assure accuracy and reasonableness in the level of expected contributions they produce for both students and parents.
- Modify the treatment of married independent students without dependents in the congressional methodology so that these students are treated similarly to single independent students without dependents.
- Simplify the statutory definition of an independent student by eliminating current conditional criteria and extending independence only to students who are twenty-four years or older, graduate and professional students, students with legal dependents, veterans, orphans, and wards of the court.
- Revise need-analysis formulas to exempt at least some portion of college savings from the computation of expected family contributions.
- Increase authorization levels for the campus-based programs and the SSIG program.
- Leverage additional funds for the campus-based programs by establishing an overall matching requirement for the three programs of 25 percent. (The current match rate is 10 percent for Perkins, 15 percent for SEOG, and 30 percent for College Work-Study.)
- Provide greater flexibility for campuses to meet individual student needs appropriately and prudently by expanding the authority for institutions to transfer up to 25 percent of campus-based funds among the programs.
- Broaden eligibility for loan programs to middle-income students by eliminating nonliquid assets (such as equity in a home, family farm, or family business) from statutory need-analysis formulas.
- Raise Stafford loan limits to levels that restore the value lost to inflation over the past ten years to the following: $3,500 for freshmen; $5,000 for sophomores, juniors, and seniors; $10,000 for graduate and professional students.
- Facilitate parental borrowing to meet expected contributions and recognize the increased cash-flow needs of middle-income families by removing the current $4,000 borrowing limit on PLUS loans.

- Create expanded loan payback alternatives and consolidation options to provide students with the most flexibility to meet their repayment obligations. A number of proposals merit renewed attention, such as those that offer loan forgiveness for public service, plans that tie loan repayments directly to the increased lifetime earning power provided by a college education, and proposals that tie repayment to service in critical jobs.

Even with these changes, parents with moderate incomes must be encouraged to plan ahead and save for the education of their children. While we recognize that the proposals that follow fall outside of the subcommittee's jurisdiction, we include them here because we need your leadership on these issues. They are critical components of a comprehensive strategy to address middle-income family needs.

1. Establish specific tax incentives for college savings.

2. Restore the tax deductibility of interest paid on education loans.

3. Expand the ability of families to establish IRAs and allow families to withdraw funds to pay the college expenses of their children or grandchildren.

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Chairman FORD. Thank you. Mr. Michael Vander Velde.

STATEMENT OF MICHAEL VANDER VELDE, PRESIDENT, MISSOURI ASSOCIATION OF PRIVATE CAREER SCHOOLS, ST. LOUIS, MISSOURI

Mr. VANDER VELDE. Mr. Chairman, Representative Coleman and Representative Barrett.

Thank you for inviting me here. I come here this morning as a lifelong educator. I am currently part owner and the associate director of the Missouri School for Doctor's Assistants, as well as State Captain of the Missouri's Skills 2000 Coalition, a statewide coalition made up of elected officials, community organizations, business leaders, educators, graduates and students.

The Missouri School is a family-owned private vocational school founded by my father-in-law 28 years ago. When Dr. Gilbert founded the Missouri School, he was a practicing dentist, and he couldn't get trained dental assistants. In the building where he was practicing, there were other physicians, dentists, medical and dental laboratories who could also not get trained personnel.

Twenty-eight years later, this situation is worse, and the U.S. Department of Labor is forecasting a 90 percent increase in the need for health care workers by the year 2000. Where are our skilled health care workers going to come from?

I taught high school in Willow Run, Michigan. I have taught and done research in two major universities, and for the past 14 years, I have been involved in private career education. As a high school teacher, I taught the non-college-bound students.

Twenty years later, these so-called at-risk, non-college-bound citizens are still my students. A recent sampling of students starting our May, June and July classes at the Missouri School reveals the following profile: Female, 100 percent; Average age, 22 years; Single mothers with children, 65 percent; Married, 20 percent; Previous postsecondary education, 35 percent; Minority, 25 percent; Financial aid status, 88 percent independent; and Earnings for 1989, $3,000–$9,000.

These incoming students are typical. They have no savings and very little family support for their postsecondary training. Although many of these students might like a 2 or 4 year college education, they certainly cannot afford one, either in terms of dollars or in time.

In Missouri, the coordinating board for higher education's annual study of proprietary schools shows that the 106 proprietary schools are its largest educational sector. The 27,799 students that we trained in 1989 are equal to the full-time equivalent enrollment of the independent 4 year institutions in Missouri.

We offer 513 institutional programs. The number of completers is equal to four times the number of associate degrees granted by community colleges.

Employment of our graduates as a whole is over 60 percent, and retention is very, very high. In 1989, we contributed over $100 million to the economy of the State of Missouri.

The majority of Missourians will never attend college. They may choose to attend a trade/technical or career school. However, when

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they do, they will enter a two-tiered postsecondary system. One in which Federal, State and local governments and private entities spend $45 billion a year subsidizing college students, and barely $7 billion a year on postsecondary training for the non-college-bound youth.

Financial aid reform must be a part of the reauthorization process. NATT- and AICS-accredited schools have worked to significantly lower the proprietary school default rate in the last 3 years.

They have developed and implemented a nationwide default reduction initiative in over 2,000 schools. In the last 3 years, an average of 13 of every 100 schools reviewed lost their accreditation.

Speaking of default, it should be noted that most of our students cannot participate in the loan consolidation process because of the $5,000 debt requirement. That is, most proprietary school programs are less that 1 year in length, and the average student does not have $5,000 in debt to consolidate. Yet, our students can qualify for two loans, which when they go into repayment, will mean two minimum payments.

Since these students cannot consolidate their loans, they are more likely to default.

I would like to quote from a Department of Education order regarding consolidated loans: "Neither the regulatory definition of the school's fiscal year cohort default rate, nor the statutory definition of the Higher Education Act includes consolidated loans in the default rate calculation."

Consolidated loans are treated as paid in full. They are not used by the Department of Education to compute cohort default rates. Since the vast majority of college students can consolidate their loans, cohort default rates are greatly skewed in favor of 2 and 4 year schools, and against proprietary schools.

A loan in default, consolidated or not, should appear on the appropriate school's default rate. NATTS and AICS supported both the House and the Senate versions of the Student Loan Default legislation. They have pushed for greater accountability for all postsecondary institutions, including the release of graduation and job placement debt.

Financial aid reform is a key element in the reauthorization process. I sincerely hope that Congress and all the entities involved in financial aid will take the necessary steps to restore public trust in the integrity of the Federal student aid programs.

However, it is crucial that all players be held accountable and that reform be applied across the board to all sectors. For too long, Congress has ignored the postsecondary educational needs of the majority of Americans who will never be college graduates.

Providing access to a college education is a laudable goal, but not at the expense of the majority of Americans. I beg you, as you are considering the reauthorization, to consider how the other half, the forgotten half, the non-college-bound, will fund their postsecondary education.

How you, our elected representatives, meet the challenge of ensuring that there is an educated, skilled and productive work force will determine the economic fate of the United States in the 21st century.

I would also like to enter, with my testimony, I believe I have letters from approximately 100 students in the Kansas City and the St. Louis area. I have letters from businesses, community leaders, parents of students, children of students, proprietary school owners.

And we will also be submitting written testimony from two Skills 2000 Coalition members, William Jolly, a partner in Jolly, Walsh and Hagger; and representative Parson Walsh, the 49th District of the Missouri House of Representatives, who could not be here today.

Thank you very much for allowing me to testify. I would say that the distinguished folks up here certainly have stated a lot of the issues that we are all concerned with.

[The prepared statement of Michael Vander Velde and the letters follow:]

Testimony Before the

Subcommittee on Post-Secondary Education

Committee on Education and Labor

U. S. House of Representatives

by

Michael C. Vander Velde

Associate Director

Missouri School for Doctors' Assistants

May 6, 1991

Kansas City, MO

Mr. Chairman and members of the Subcommittee, I come here this morning to talk to you as a life long educator.

I am currently a part-owner and the Associate Director of the Missouri School for Doctors' Assistants, as well as State Captain of Missouri Skills 2000, a statewide coalition, made up of elected officials, community organizations, business leaders, educators, graduates and students. Missouri School is a family-owned private vocational school founded by my father-in-law twenty-eight years ago. When Dr. S. L. Gilberg founded the Missouri School, he was a practicing dentist and could not get trained dental assistants. In the building where he had his practice, there were other physicians, dentists, medical and dental laboratories who could not get trained help. Twenty-eight years later the situation is worse and the U. S. Department of Labor's study, Workforce 2000: Work and Workers for the 21st Century, is forecasting a ninety percent increase in the need for health care workers by the year 2000. Where are our skilled health care workers going to come from?

I have taught high school in southeastern Michigan. I have taught and done research at two major universities and, for the past 14 years, I have been involved in private career and technical education. As a high school teacher, I taught the non-college bound student. I participated in a two-track education system. The best took the college preparatory classes and the rest took the non-college prep classes. When the non-college bound students graduated high school, where did they go?

Twenty to thirty years ago, there were factories, manufacturing plants, and basic industries that were able to absorb the non-college bound graduates. (Today these people are known euphemistically as the "at-risk student" or the "forgotten half".) As we move toward the twenty-first century, rapidly changing technologies, "out-sourcing" of jobs and international competition have made many of these jobs obsolete. With fewer lower-skilled jobs available, where do these citizens go to obtain the skills they need for gainful and productive employment? Many of them are coming to proprietary trade and technical or career schools because we fulfill a vital role in the post-secondary sector. Nationwide, we enroll close to two million students annually and we produce about one-half of this nation's technically skilled entry-level workers. By the year 2000, eighty percent of all jobs will require some technical education beyond high school. Yet, only twenty percent will require a four year (excuse me, that's now a six year) baccalaureate degree.

In Missouri, the Coordinating Board for Higher Education's annual study of proprietary schools shows that the 106 proprietary schools are its largest educational sector. The 27,799 students we trained in 1989 are equal to the total full-time equivalent enrollment of the independent four year institutions in Missouri. We offer 513 different institutional programs. The number of completors is equal to four times the number of associate degrees granted by the community colleges. Employment of graduates by this sector, as a whole, is over sixty percent and retention is very high. In 1989, we contributed over $100,000,000 to the economy of the State of Missouri.

Over forty percent of all Missourians who start the ninth grade will not complete high school. Almost one-half of all high school graduates will never attend college. This means that the majority of Missourians will never attend college. These Missourians, however, may attend a trade, technical or career school. They are the so called "at-risk", the non-college bound. The results of a "two-track" education system, they will now enter a two-tiered post-secondary system, one in which federal, state, or local governments and private entities spend $45 billion a year subsidizing college students and barely $7 billion a year on post-secondary training for non-college bound youth. Is it any wonder that the average American does not aspire to a post-secondary education and does not believe that education funds are available to them?

These so called "at-risk", non-college bound citizens are my students. A recent sampling of students starting in our May, June, and July classes at Missouri School revealed the following profile:

Female: 100%

Average Age: 22 years

Single Mothers w/children: 65%

Married: 20%

Previous Post-Secondary Education: 75%

Minority: 25%

Financial Aid Status: 88% Independent

Earnings for 1989: $3000 - $9000

These incoming students are typical. They have no savings and very little family support for their post-secondary training. Although many of these students might like a two or four year college education, they certainly cannot afford one, either in terms of dollars or time.

Without financial aid these students will never get the skilled training and the postsecondary education they need to have access to a better paying job. However, when one looks at the federal financial aid programs, it is clear that they were designed for a very different student twenty-five years ago. These programs have not had a major revision in almost twenty years.

In 1975, grants made up eighty percent of the total student financial aid package. By 1989, grants constituted only forty-nine percent of all student aid. A tremendous imbalance has developed, forcing low income students to place too much emphasis on student loans. These are the very students who can least afford loan payments and are most likely to default.

The entire financial aid application process is unbelievably complex and intimidating. Close to 100 questions must be understood and answered. A Stafford loan alone requires understanding seven different entities and their impact on one's loan. Is this tedious, confusing and intimidating process necessary? Is it really any wonder that research shows that one half of American families do not know that financial aid is available to them? This lack of consumer information is often the begining of fraud and abuse in the financial aid programs.

Financial aid reform must also be a part of this reauthorization process. NATTS and AICS accredited schools have worked to significantly lower the proprietary school default rate in the last three years. They have developed and implemented the nationwide Default Reduction Initiative in over 2000 schools. In the last three years, an average of thirteen out of every 100 schools reviewed lost their accreditation.

Speaking of default, it should be noted that most of our students cannot participate in the loan consolidation process because of the

$5000 debt requirement. That is, most proprietary school programs are less than one year in length and the average student does not have $5000 in loan debt to consolidate. Yet, our students can qualify for two loans which, when they go into repayment, will mean two minimum payments. Two minimum payments are required of the very poorest student. These students can not consolidate and may default on their loans. These two loans will appear as two defaults in the school's cohort default rate. I would like to quote from a Department of Education letter regarding consolidated loans.

> Neither the regulatory definition of a school's fiscal year cohort default rate in 34 CFR 668.15(f)(1), nor the statutory definition in section 435(m) of the Higher Education Act of 1965, as amended, includes consolidation loans made to a school's current or former students in the default rate calculation.

Consolidated loans are treated as PIF's (paid in full) and are not used by the Department of Education to compute cohort default rate. Since the vast majority of college students can consolidate their loans, cohort default rates are greatly skewed in favor of the two and four years schools and against the proprietary schools. A loan in default, consolidated or not, should appear on the appropriate school's cohort default rate.

NATTS and AICS supported both the House and Senate versions of student loan default legislation. They have pushed for greater accountablity for all post-secondary institutions --- including the release of graduation and job placement data. Financial aid reform is a key element in the Reauthorization process.

I sincerely hope that Congress will take the necessary steps to restore public trust in the integrity of the federal student aid programs. However, it is crucial that all players be held accountable and that reform be applied across the board to all sectors.

For too long Congress has ignored the postsecondary educational needs of the majority of Americans who have never been college graduates and indeed may never be. Providing access to a college education is a laudable goal, but not at the expense of the majority of Americans. I beg you, as you are considering the Reauthorization of the Higher Education Act of 1965, to consider how the other half, the "forgotten half", the non-college bound will fund its postsecondary education. How you, our elected representatives, meet the challenge of insuring that there is an educated, skilled, and productive workforce will determine the economic fate of the United States in the twenty-first century.

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I am writing this letter to strongly urge the reauthorization of the Higher Education Act. The passage of this Act will undoubtedly be one of the most important legislative actions taken by the 102nd Congress. Because of the leadership role you play in fashioning this package, I want to share a few of my thoughts with you.

As a member of the Missouri Skills 2000 Coalition and a former educator who dealt with handicapped children and young adults, I have been vitally interested in and connected with the educational process and, more specifically, with alternative educational opportunities for individuals with "different" needs. As a consequence of these past experiences in education and my present business ownership of a temporary help service I continue to depend on the quality of the educational opportunities being provided to our children and young adults.

In the quest for qualified clerical, secretarial, data processing and computer literate workers to represent my company in the workplace I have formed successful relationships with a variety of post-secondary institutions, including several private career schools as well as two-year and four-year degree granting programs. I am on the Advisory Boards for two of these programs: the Missouri School for Doctors Assistants and MERS (Metropolitan Employment and Rehabilitation Services). I have spoken to students at both institutions on many occasions about employment opportunities in the St. Louis area and was the speaker at last year's graduation for the Missouri School for Doctors Assistants. Additionally, we have drawn employees from both of these schools and have found them to have a good work ethic and the skills needed to be successful with our company.

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We will continue to rely on all of these institutions to provide us with a skilled workforce to meet the demands of the global economy as we strive to maintain our nation's competitive edge in the dynamic economic arena of the 1990's.

I would like to discuss the skilled workforce that we need in some greater detail. This American workforce - increasingly diverse, and multi-cultural as we enter the decade of the 1990's - poses managerial challenges that require educational offerings that are as diverse and innovative as the people they serve. Therefore, I urge you to keep the student aid programs at a "healthy" level to allow many of the students who rely on financial aid to further their educational goals to have access to these funds so they may not only fulfill their personal goals but also to ensure our nation's continued economic growth and prosperity.

In closing, I urge you to keep in mind the impact your decisions will have on our ability to build a skilled workforce. I believe the reauthorization package must address our nation's human capital needs. We hope that the legislation written in the coming months will address this issue in a positive manner.

Thank you for your consideration of these ideas and for your commitment to education.

Sincerely,

Barbara K. Gilby

Barbara K. Gilby
Owner/Manager
Norrell Temporary Services

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ST. ROCH'S CHURCH
6062 WATERMAN BOULEVARD ST. LOUIS, MISSOURI 63112

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Coleman:

I am writing to you as pastor and administrator of St. Roch Catholic Church in St. Louis and as a charter member of Missouri Skills 2000 coalition.

In my experience of over 35 years as a priest, I have seen the severe economic hardships that result from lack of marketable skills and lack of education. I have also seen the substantial economic difference that private career school education has made in the lives of the underemployed and unemployed.

Our nation needs a trained and skilled work force. In fact, last year, about one-half of our nations' entry level workers graduated from trade and technical schools. We, quite frankly, need more not fewer of these schools to educate and prepare our work force for the year 2000. We need "good" schools not the bad apple ones. The "bad" schools are not able to survive due to efforts by honest and reputable and caring private career schools and recent changes in federal regulation.

I hope you and your committee will seriously consider my opinion as you listen to testimony on the Reauthorization of the Higher Education Act. I firmly believe that federal assistance is necessary to enable our citizens to get the skills and training which will help them become productive tax-paying members of our community. Thank you.

Sincerely,

Msgr S E Polizzi

Monsignor Salvatore E. Polizzi
Pastor, St. Roch Catholic Church
St. Louis, Mo. 63112

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PARK PLAZA MEDICAL, INC.

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington D.C. 20515

Dear Congressman Coleman,

The reauthorization of the Higher Education Act is very serious and important legislative action being undertaken by the 102ND congress. You, Mr. Congressman, will play a vital role in the reauthorization process, please take a moment to consider my feelings on this issue.

I am a small businessman and also an Advisory Board member of a private career school, The Missouri School for Doctors' Assistants.

My company Park Plaza Medical depends on private career school graduates like the ones who graduate from the Missouri School for Doctors Assistants to properly place orders. Park Plaza Medical sells vital medical supplies needed by Physicians in private practice. We rely on these well trained job specifics graduates to understand medical terminology so that orders are placed correctly the first time, keeping misshipments to a minimum. This saves both time and money.

I am concerned that if funding is adjusted for Federal Student Financial Aid programs the availability of skilled medical assistants will be in jeopardy.

The access to post secondary education ensures a highly developed skilled work force, an employable work force for a better future.

Thank you for considering my thoughts on this very important issue.

G. James Corkery

Vice President
Park Plaza Medical

NAME BRAND & FIRST QUALITY GENERIC MEDICAL AND LAB SUPPLIES

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1560 City Center Square
1100 Main Avenue
Kansas City, Missouri 64105

May 2, 1991

The Honorable E. Thomas Coleman
Member of Congress
Washington D.C.

Dear Congressman Coleman:

I am a member of the board of directors of Concorde Career Colleges, Inc. which is headquartered in Kansas City, Missouri.

This letter however, is written as a parent of a son who graduated from a proprietary career school (not Concorde). It is perhaps, not unusual that some young people could not or would not benefit from the traditional college education. My son was one of those. He drifted with the military and in entry level jobs. He finally became aware that in order to get ahead he was going to have to have education. He decided that his interests were in electronics and his mother and I were delighted to not only pay for the education but to support him and his family until it was completed.

After two years he received his Associates degree qualifying him as a technical services technician. It's been wonderful to observe his confidence, job skill and security that he has developed since successfully completing this program.

He's now on his own, fully employed, supporting his family and feeling very good about himself.

We were able to provide financial resources for him and his family. I became aware through him that virtually no one in his class was similarly situated. Virtually all of them were going to school with student loans. Clearly some segment of our community needs that kind of assistance. They are also entitled to the best possible educational opportunity that can be provided.

It is with that hope that I encourage your sub-committee hearing and recommendation on the re-authorization of the Higher Education Act of 1965.

Very truly yours,

David A. Nichols

The Honorable E. Thomas Coleman
2468 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Coleman:

My name is Dorothy Bell, a recent graduate of the Missouri School of Doctors' Assistants in St. Louis, Missouri.

A little over a year ago, my daughter enrolled in the Missouri School as a student Medical Assistant. After her three weeks of orientation, she began to talk about how much she liked the school. Knowing that I was interested in getting back in school she continuously nagged at me until I finally enrolled. During my tenure as a student, I began to enjoy school again for the first time in thirty years. Enough, to really stick with it, no matter what crises came up in my life. I found myself even looking forward to going to school every day, because my instructors were more than just teachers. They were friend, advisor, and confidant. The administrative staff were the same. If there was a personal conflict going on, you could always count on someone being there for you if you needed them. This in itself made me more determined than ever to stick with it. As a result, I was nominated and chosen as the recipient of the Dr. Robert Jacob Student of the Year Award. I couldn't have done it without the understanding and support from both my home family and my Missouri School family.

In seven months, I was taught a variety of skills. Blood drawing, injections, insurance, billing, telephone etiquette, instrument identification, EKG and more. More, according to a registered nurse, than even they are taught. One even stated, "Whoever thought of this idea must be smiling big by now."

These skills have helped me to acquire a better quality of employement because of the higher quality of training I have received. I am now working part-time at the physician's office where I did my four weeks of internship. At the time of graduation, April 24, 1991, seventy-five percent of my class was employed. Approximately two-thirds of the class received academic honors. That alone says a lot for the school, because the course is by no means easy. There have been times I felt like pulling my hair. But the instructors would go into the problem with a little more depth and it became crystal clear.

Because of the positive benefits that are gained by people like myself, a high school dropout who later got a G.E.D. and now an R.M.A., I emplore you Congressman Coleman, to support the Private Career Schools that are included in the Higher Education Reauthorization Act. There are a lot of us around who will benefit greatly from schools such as these.

I write these words to you not as just a private citizen, but as a very proud parent of a Private Career School graduate and an even prouder graduate myself.

Yours respectively,

Dorothy L. Bell, R.M.A.

May 2, 1991

The Honorable E. Thomas Coleman
Senior Ranking Republican of Higher
Education Loan Act
2468 Rayburn House Office Building
Washington, D.C. 20515

Dear Honorable E. Thomas Coleman:

Being a recent graduate of Missouri Schools for Doctor's Assistants, a private career school, I feel a need to express my feelings and give my opinion on the importance of the continual existence of such private career schools and the financial assistance needed for students like myself to be able to have the opportunity to attend them.

Without financial assistance; as in my case two loans were necessary to fund this education - The Guaranteed Student Loan (GSL) and the Nebraska Student Loan (SLS); I would not have had the opportunity to improve my office skills and learn computer skills necessary to guarantee me a new job.The training which I received in 10 months time from this educational opportunity made the transition from one job which I presently had been in for seven years with no career advancement to a new line of work altogether possible.

Had I completed this same course in a nearby Junior college it would have taken me 2 years of nite classes and I would have been without a job in-between that time. Again, let me stress the importance of private career schools and even more the importance of the financial assistance necessary to be able to attend these schools. We the consumer, the student, the population need help to fund our educations. The middle class does not have the money available to do this. The only answer is financial aid. (Student Loans). The United States desperately needs a skilled workforce for the year 2000 and beyond.

This is possible only with financial aid. It was a possibility for me and I am an honor graduate student of an accredited career school to prove it, employed full time in a career made possible with student financial aid. Please help others achieve this same goal in life and be productive for our country. I hope my opinion counts. Any response would be greatly appreciated.

Sincerely,

Monika R. Gessler

Monika R. Gessler
Graduate of Missouri Schools for Doctors' Assistants
St. Louis, Missouri

533 Kingston Drive
Lemay, MO 63125

BEST COPY AVAILABLE

Missouri School for Doctors' Assistants
10121 Manchester Road
St Louis, Missouri 63122
314 821-7700

May 3, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I am writing in regards to financial aid for Private Career Schools. As a past dental assistant and a present dental assistant instructor, I think that it would be a grave mistake to the nations economy to discontinue financial aid to my type of students.

After graduating from high school in 1972, I worked as a nurse's aid for several years, while attending a community college part-time. I soon decided that it would take forever to get through school, working full-time and going to school part-time, so I dropped out of the community college. Soon after, I lost my job as a nurse's aid and became interested in Dental Assisting. I made a visit to the Missouri School for Doctors' Assistants and became enrolled in the Dental Assistant program.

At this time, because of my training at the Missouri School, I am able to support myself and my two children. Without the financial aid that helped me get through school, this would not be possible and I would probably be one of the many women on public aid instead of out working and supporting my family. Also, as a dental assistant instructor, I think back to how many lives I have seen drastically changed for the better through the training received from our school. I have seen many women come in here down trodden, unsure, full of self-doubts and generally of low self-esteem because of being dependent on the State or others to take care of themselves and their families. It makes me feel wonderful at graduation when they return smiling and self-confident that now they can be more independent and self-reliant. Without financial assistance, this would not be possible for these women.

So, basically what I am saying is that many, either can not or do not want a two-four year college. Therefore I feel it is of great importance to include private career schools in the reauthorization of the Higher Education Act.

Sincerely,

Debi A. Stuart

Debi A. Stuart
Dental Instructor

DS/lb

BEST COPY AVAILABLE

April 30, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Building
Washington, DC 20505

IN RE: Student Loans and Grants

Dear Mr. Coleman:

I am writing this letter to you because of the concern that I have regarding Student Loans and Grants that may be a "thing of the past" in the near future. This indeed is a very important issue to me and I would like to express my views to you about this matter.

I personally feel that Financial Aid for Education is one of the reasons that makes this country as great as it is. I know that without it, I would be in the same situation that I was over ten years ago, all alone with two children to support, no professional skills to obtain satisfying employment with as well as living on welfare. However, since I had the opportunity to go to a Technical School and learn to be a professional, I feel as though I've really done something with my life that I truly enjoy.....something that I hope my own children will be able to do when they are older too. I know that without financial aid for education, I could not possibly afford to send my children through any type of trade or technical school. One thing that worries me about all this is that if financial aid were to be eliminated, who would be our future paramedical professionals, fixing our automobiles, cutting hair, transportation of goods, etc. The list could go on forever.

For the past year, I've been employed as a Medical Instructor at the Missouri School for Doctors' Assistants, so as you can see, I've come a very long way from a welfare recipient to someone who has a very respectable and enjoyable job and career. I've seen many of my students become true success stories due to the fine training that they have received. These are students who, not too long ago were living solely on state aid. I think it is wonderful that these same people have done exactly what I did and would like to see more people being successful as well. Without the available funds and loans for further education, we may very well be paying even more than ever out of tax dollars to help support America's unfortunate people who will not have a chance to better themselves. Since education has been a major issue to all in Congress, I hope that they look at the

long-term effects of eliminating financial aid, especially those who are in need and <u>want</u> to be financially independent.

I truly appreciate anything that you can do to support the continuation of the availability of Financial Aid for private Vocational Education. It would be wonderful to know that one day my own children will be able to further their education in either a college, trade or technical school as well as other people can do today. I feel as though I am a success story and everyone should be able to experience that wonderful feeling of being independent and self-supporting too.

Sincerely,

KathyAnn M. Persons, Instructor
10121 Manchester Road
St. Louis, MO 63122

kap

Betty L. Manson
Missouri School for Doctors' Assistants
10121 Manchester Road
St. Louis, Mo 63122

May 1, 1991

Representative E. Thomas Coleman:
2468 Rayburn House Office Building
Washington DC 20515

In RE: Student Loans and Grants

Dear Mr. Coleman:

I am writing this letter in regards to the reauthorization of the 1965 Higher Education Act in 1991 (about goverment loans and grants to technical schools). I feel that if this were not to happen, it would be detrimental to many people; who with out financial aid would not be able to obtain professional training.

Ten years ago when I decided to go back to school at the age of 41, I did not want to spend 2-4 years going to college to get the same training that I could get in seven months at a technical school. As a mother of eight children, it would have been impossible for me to afford to further my education without the help of a GSL.

For the last five and a half years, I have been employed as a medical instructor at the Missouri School for Doctors' Assistants, so you can see I have come a long way. Even though I am a registered medical assistant and I have a good job, I recently went back to school at night and took a computer course to further my education. Once again with the help of a GSL.

All of my children are grown now and I have grand - children. I hope the same privilege that I had will be available to them since the freedom of educational choice is one of the things that makes America great.

As an instructor at the Missouri School, I have seen so many young single mothers getting the chance to remove them - selves from the welfare rolls, and start the careers of their choice. It would be such a shame to know these people would not have the opportunity to get the training they need to better their lives by getting off of welfare. This would also benefit their whole community.

If America is to regain the status it once held, people must be trained with the very best skills of their choice.

Now I ask you Mr Coleman, where are we going to obtain the professionally trained people that are so badly needed in the health field without this financial assistance ?

Sincerely

Betty L. Manson

Betty L. Manson, Instructor

Pamela J. Schneider
709 Bengel Drive
Fenton, MO 63026

May 3, 1991

Honorable E. Thomas Coleman:

My name is Pam Schneider, I am a student at Missouri School for Doctors' Assistants. I became interested in the school because I am a single mother and needed a way to provide a stable income for my daughter. Knowing I could not afford a college and did not have the time to attend a four year course, I decided to try a private career school. Through a federal grant and guaranteed financial loans I was able to attend Missouri School, whereas otherwise I would not have been able to attend at all.

The skills I have learned at school will enable me to enter any type of medical office with the knowledge needed to do basic lab, clinical and front office work. The school has also given me the self-confidence to enter the medical assisting field. The skills I am learning at my internship are specific. If I decide to stay in this field, I will have the experience and will know the specific skills that are important.

The skills I have learned at school as well as at my internship office will allow me to have an advantage over someone who has not gone to a private career school. I will also have 160 hours of experience in an office before entering the field.

Congressman Coleman, I'm asking you to support private career schools because there are thousands of people that rely on them to provide stability in their professional lives. The Higher Education Reauthorization Act will give anyone the opportunity to attend the private career school of their choice. They will have that opportunity because the funding for grants and financial loans will be their for them. Thank you so much for your time.

Sincerely,

Pamela Schneider

Pamela Schneider

Lori Forrest
1726 Willow Dr.
Pevely, MO 63070
May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman;

My name is Lori, I am twenty-six,years old, married with two children. My husband and I together couldn't make enough money to pay the bills. We had to move in with my parents.That's when I decided to go back to school. Without Student loans and the PELL Grant I could not have afforded to continue my education.

I learned how to work in all areas of a medical office, so I could get any position avalible in an office. Without these skills I was not able to find anyone willing to hire me. I now work for Group Health Plan as a Registered Medical Assistant, thanks to Missouri School, their staff and my financial aide.

I whole heartedly support the Higher Education Reauthorization Act, so that people like me can have second chance in life.

We now live out on our own again, thanks to my new job skills and training through Missouri School.

Sincerely,

Lori Forrest R.M.A.

Lori Forrest R.M.A.

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I am writing to you with my support of continuating financial aid for students wanting to attend schools such as Missouri School for Doctors Assistants.

I am a 23 year old single adult living on my own. I am presently working in the medical field because of the experience I have received from being able to get financial aid and attending Missouri School for Doctors Assistants. I would not have the job I have today without the help of financial aid. Being able to go to school has been a very good experience for me, It has helped me to see that I am able to do what ever I set my mind to do.

With the training I have received at Missouri School for Doctors Assistants, I have obtained a job in a Pediatrics Medical office. Now I feel I have made a success of my life.

I know many other young women like myself who also need financial aid to be able to make their lives a success as I have been able to make of mine.

Sincerely,

Lisa Merkle

Lisa Merkle
139 Inverness
Valley Park, MO. 63088

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn
House Office Building
Washington, D.C. 20515

Dear Congressman Coleman:

This letter is written on behalf of the Missouri School for Doctors' Assistants in regard to the Higher Education Reauthorization Act which I feel should be ratified.

My interest in Missouri School for Doctors' Assistants started in August of 1989 when I received a questionnaire from the school through the mail. I filled out the survey, sent it back and shortly afterwards, I got a call from a representative from the school. After talking with the representative, I wanted to look into this the type of programs being offered there and how they would interest me. I was in a transition of changing careers from teaching elementary school and was looking at the possibilities of what I thought I would enjoy doing. When I went for the initial visit of the school, I was treated courteously and felt very much at ease with the representative. I liked the size of the school, the programs that they offered and the placement opportunities. One problem that was stopping me from going was the MONEY. Missouri School had an excellent financial aid advisor who really worked with you to do the best he could for you. Needless to say, I got the finances needed and did get to go to school.

I learned many skills in the Medical Computer Secretary program that I took. We had a various curriculum and we were made to work for our grades. It was not real easy, even though I came in to the program an ex-teacher. We were pushed to perfect our typing and computer skills, we learned the in's and out's of a doctor or hospital office's work as in billing/collections, insurance, and ICD/CPT coding. We also were taught oral and written communication skills and goal setting skills. These are a few of the skills learned. Other skills acquired or refreshed are to numerous to mention.

After completing my six month program I was then sent out on my "internship". Thanks to the training I received, from a wonderful instructor, Mrs. Gwen Mangiore, and a good placement from a terrific placement director, Mrs. Judy Dry, the facility I interned at loved me. They could not get over the multiple skills and the excellence of them that Missouri School had trained us in. In my second week of internship, I was offered a position at the facility I interned at.

I do support the private schools of our country. I feel that trade schools are becoming more of a necessity than even college courses are. I am doing more now in the medical field after going to a private trade school, than I did with a degree and teaching elementary school. I implore you to vote in favor of the Higher Education Reauthorization Act. Thank you for your consideration.

Sincerely,

Charity R. Mackley

cm

April 30, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I became interested in Missouri School for Doctor's Assistants thru Vocational Rehabilitation when I found I needed to be retrained in a new career feild.

I have attended Missouri School for Doctor's Assistants for only 4 months now and I have already mastered several of the skills to become a Dental Assistant, such as taking, developing and mounting X-rays, Taking Alginate Impressions, Vital signs, Filing, Dental Insurance Forms, Dental Terminology and many other skills to prepare me for the work of a Dental Assistant.

It is very important to me to get this training, I am 35, single and a mother. I don't have the time to spend going to a 2 or 4 year college. I need to make a living to support my child and myself. The training I am receiving will help me reach a higher economic status. Without financial aid none of my training would be possible and I know many other people, male and female who also wouldn't have the opportunity either without financial aid to go to private career schools or technical schools.

Sincerely,
Rhonda McCoy
Rhonda McCoy

April 30, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D. C. 20515

Dear Congressman Coleman:

I have always been interested in the medical field. I am currently enrolled at the Missouri School for Doctors' Assistants. The financial aid I am receiving is critical to my being able to attend school.

I am a 43-year-old displaced homemaker with 3 children at home. I had no marketable skills. While attending school is far from easy, I knew I had to further my education to obtain a decent job. I wanted very badly to become a valuable and productive person in the job market. The program I am enrolled in is providing me with the skills I will need to make my dreams a reality. Without financial aid my hopes would not be possible.

When I graduate next spring, I will have a career with a wide and varied job market. The teachers and staff at my school have been supportive and instrumental in helping to prepare me to obtain my goals.

The Missouri School for Doctors' Assistants has an excellent job placement program. I know I will have a bright and fulfilling future for myself and my children. There remains a great need for the financial aid program for others like me , who would like to acheive their career goals. How else are we to keep America competitive?

Sincerely,

Glenda K. Laxton

Glenda K. Laxton
300 Dart Lane
Fenton, MO. 63026

May 2, 1991

The Honorable Thomas E. Coleman
2468 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Coleman,

I am writing to express the importance of financial aid for students wishing to attend career schools.

I attend Missouri School for Doctors' Assistants in the medical field. With the experience acquired in school and with the help of the placement office, I will be practicing my career in a few months. I work full-time to pay for a tuition that requires both paychecks. It is difficult to make it through the month but because I still live with my parents, it is possible for me to establish a rewarding career. Some of my classmates are mothers who work full-time to support their families and because financial aid is available, they too can pursue their dreams.

Many people need financial aid to reach their goals in life and provide the income to support their families.

Sincerely,

Cynthia L Marshall

Cynthia L Marshall
801 Red Bay Court
Ballwin, MO 63021

April 29, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I worked in the health field for eight years before I decided to further my education, to get professional training and to improve my economic status. After some research I decided to enter Missouri School for Doctor Assistant's, based on the courses that they offered. This was only possible because of the financial aid that I recieved.

My area of Study, Medical Computer Secretary, includes these skills: Written Communications, Computer Office Procedures, Word Processing and Administrative Office and Medical Insurance. Some of my Computer Skills include Lotus 1-2-3. WordPerfect 5.1, and both computerized appointment scheduling and insurance fileing.

When I graduate in a few weeks, my self-confidence and skills will enable me to compete in todays competitive job market.

I strongly express my support for including private career schools in the Higher Education Reauthorization Act.

Sincerely,

Shirley Boyer

Shirley Boyer, Student
Missouri School for Doctor Assistant's

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I am writing with the concern for financial aid to continue for students who have the desire to attend an 8-month business college such as Missouri School for Doctors' Assistants.

I am the single mother of a 2-year old son. I was laid off from a job that employed me 1-month short of 5-years of service. The possibility of foreclosure on my home was about to become a reality until I enrolled in Missouri School. By starting school to get a better career, I was considered for financial assistance on my house. I believe since my schooling would be a matter of 8-months verses 2-years, played a large part in whether or not I would get assistance. Now I am able to complete school in a short amount of time, get a good job, and save my household. I would not have been able to do this had t not been for the financial aid available to me.

At Missouri School I am learning skills to become a Medical Computer Secretary. The school provides us electronic typewriters and computers to learn valuable skills needed for the careers we choose. I have learned medical terminology which will enable me to obtain a career in the medical field as well as in the business field. I am doing very well with my grades and contribute alot of my success to the teaching staff. They are very willing to assist their students anyway they can. The school has a very friendly, positive atmosphere.

Missouri School of Doctors' Assistants has given me positive hope of financial security. Again, as I stated earlier, if it had not been for financial aid, I could not have enrolled in classes. I strongly urge you to continue to give support to people who want to better their lives and become financially secure by attending private schools.

Sincerely,

Laura Steele

aura Steele
Missouri School Student

46-404 0 - 91 - 4

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Coleman:

I am 26 years old and have not attended school since high school. I was attracted to Missouri School for Doctor's Assistants because of its short term courses and good reputation in the St. Louis area. After waiting so long to go back to school, the length of time I spent in school was important to me. I wanted to get in the work force as soon as possible. The only thing that was holding me back from going to school was the money. Due to past financial problems I could not afford the tuition. However, thanks to MSDA and its helpful staffit was explained to me how I could obtain financial aid and be able to attend school.

I have been in school since January 9, 1991. My first month of school was a course to help boost my self confidence and get us prepared for our classes in the program we chose. I was very impressed by this. I had not been in school since I was 18 and I was nervous and felt uneasy about study skills. After this course I felt prepared to begin my classes with self confidence and determination to succeed. I have learned so much since January. After a recent visit to a doctor's office I spoke with the medical computer secretary that worked there. She showed me around the office and everything I have learned in school fell in place. I felt that with my knowledge I could have started working then.

By September I plan to be working in a doctor's office using all of my skills I have acquired at MSDA. I feel I will be a good asset to an office thanks to my education.

I have found this to be the best move of my life. It has not only helped my confidence as a person, but it will help me financially to get a new challenging job. This never could have happened for me unless I was able to receive financial aid. Many other "future students" need the same kind of financial help. There are a lot of people out there who have a lot to offer a place of employment. To get these jobs we need the education and the chance to better ourselves. Unfortunately, for many of us money causes a problem and halts our dream. Please continue to help people of all ages reach their educational goals. It all pays off in the end when well educated people are hired in the work force with the education, dedication, and confidence a company looks for in an employee. Thanks to MSDA and financial aid dreams will come true for many students attending school now and in the future.

Sincerely,

Steffanie Bittner

Steffanie Bittner

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

I became interested in Missouri School for Doctor's Assistants because I needed to further my education to be able to get a better paying job and a career in the health field. The School offered an excellent 8-month course in Medical Computer Secretary skills. The financial aid I am now receiving is instrumental in allowing me to attend school. In order to complete my education, I will need continuous grant support.

I am learning medical insurance, bookkeeping, written communications, computerized office procedures, word processing administrative office and hospital procedures, medical terminology, ethics and jurisprudence, human relations, career development and internship. The School offers an excellent placement program in the St. Louis area.

After graduation, with these will-taught skills, I will be fully trained to compete for a well-paying position in the health care job market.

I fully support the inclusion of private career schools in the Higher Education Reauthorization Act because they offer superior education to those who need financial assistance. If not for continued financial aid, people like me who want to advance, would not be able to attend such a fine, well-taught career school like Missouri School for Doctor's Assistants. I am very proud to be able to attend this highly-motivated school.

Thank you for your time and consideration of this issue.

Sincerely,

Delores Davis

Delores Davis

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

It is my understanding that the financial aid assistance for students wanting to attend private career schools and colleges may come to a halt. If it had not been for financial aid I would not have been able to become a Medical Computer Secretary.

I am soon to be the single mother of a 9-year son. With the sever changes occurring in my life at the present, the need for a worthwhile career is a necessity. Being a military spouse for the past 18 years has kept me from continuing my education due to the fact we were traveling state to state or country to country at any given time.

Missouri School for Doctor's Assistants is giving me the opportunity to achieve my goal and become a Medical Computer Secretary in 8-months time. By getting my education faster I can provide a living for my son and I sooner than if I were to attend a 2 to 4 year program.

At Missouri School I have learned medical terminology and am learning how to transcribe medical exercises on to electronic typewriters. I am also learning about the fantastic world of computers. At the present I am holding an A average. The faculty are very sincere and willing to assist their students any way they can.

As a student I hope financial aid will be available for future students who want to obtain a successful career just as I am. Financial aid was the factor that allowed me to further my education and become a Medical Computer Secretary. Please continue future financial assistance.

Sincerely,

Rita Cahoon

Rita Cahoon
Missouri School Student

Joyce Meyer
Rt. 4 @ 20 TriLand Ct
Highland, IL 62249

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I am writing in support for the continuation of financial aid for students wishing to attend career schools such as Missouri Schools for Doctors' Assistants.

I am a student currently enrolled at Missouri School, finishing up on a 7-month program for professional Medical Secretary-Computer Assistants. If it were not for the grants and loans that I have received, I would not be able to do what I am doing. School is one of the most important things in my life at this time; and I can well imagine where I would be if I were not given the opportunity, especially at this late date. Although my parents wanted me to have a higher education, they were not able to send me to college because of the lack of funds. From high school, I decided to go to work on the family farm to give my parents all the moral and monetary support I could give them during some very trying times. Upon my Father's death in January 1986, I was able to concentrate on my own life and to pursue what is important to anyone's life and success: an education, the number one wish my Dad wanted for me.

Although I came from an educated family, I still needed assistance in order to achieve my goal. This short-term educational program is going to put me into the workforce as a skilled professional who can contribute to my community, to my country, and to society. I urge you in Congress to do all you can to preserve the accessibility of postsecondary education for people who, like me, need and desire to better themselves through education. Reauthorization of the Higher Education Act of 1965 will be one of the most critical issues facing the 102nd Congress. Its economical impact on the state of Massachusetts and the Nation will be felt for many years to come.

BEST COPY AVAILABLE

Please accept this letter as my perspective on the positive impact that private career schools and colleges have on our Nation's postsecondary educational system.

Sincerely,

Joyce Meyer

Joyce Meyer, Student
Missouri Schools for Doctors' Assistants

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I am a 36 yr., old single mother of 1 son. We presently survive on a small disability and live in subsidized housing. I decided to pursue a career in the medical field, and Missouri School for Doctor's Assistants is the best place to get the quality training I need to get a good job.

My course of study is Medical Computer Secretary. I am learning new clerical skills, such as transcription and Word Processing. I hope to get a job in one of the Childrens' Hospitals here in St. Louis, in either Billing or Medical Records.

These new skills should open new doors for me. Without them the best I could probably do would be a $4 or $5 dollar an hr. job. and I wouldn't be able to provide for my son or myself. We would probably be on the street.

Without financial help, I would not be here in school. Disability barely pays the bills, much less allow for going to school. There are many others just like me. If there were no financial aid, there would be a lot of devastated lives.

Sincerely,

Joanne Hahn

Joanne Hahn, Student
Missouri School For Doctors Assistants

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

It is my understanding that today you are asking for comment on the subject of Reauthorization. I also understand some people do not feel that schools specializing in teaching specific job skills are as adequate as four-year colleges. As a student of the Missouri School for Doctor's Assistant, I have some observations I would like to share with you.

Missouri School for Doctor's Assistants was the first place that I really felt I had a chance to better myself. The programs are very thorough, and you receive the personal attention that makes all the difference in the world. I have learned valuable skills that are imperative in today's work force. For instance, I now type 60 words a minute and have the confidence I need in my computer skills to achieve my career goals. I have met a large variety of people in my class. We all have a lot in common, even though we are from very different backgrounds. We all want to succeed. We all want to be able to make our own way in the job market and to make decent money doing it. Many have families to support, and many are supporting themselves. With the economy the way it is today, people need schools such as the Missouri School for Doctor's Assistants. It is a school like this that will provide the vitally important skills needed to obtain and maintain a good job.

The employee I am about to become represents 70 percent of the work force out there today. The quality of education I am getting now is superior to that offered elsewhere. Fairness and access to financial aid is essential not only to future students, but to our economy as well. Thank you.

Sincerely yours,

Roberta Rogan

Roberta Rogan
7710 Arlington Ave.
St. Louis, MO 63119

May 1, 1991

The Honorable E. Thomas Colman
2468 Rayburn House Office Bldg.
Washington, DC 20505

Dear Congressman Coleman:

I am a 19-year-old student at Missouri School for Doctor's Assistants in Kirkwood, Mo. I'm in my second mod class of the 7 month period of my professional secretarial program. As I walk through the doors of my school everyday, I silently express the gratitude and appreciation I feel for being able to attend. If it were not for the loans I received, I would not be able to do so. School is one of the most important things in my life at this time; and I can well imagine where I would be if I were not given this wonderful opportunity especially at this date. Due to lack of funds, my mother's lifelong illness, and a few personal reasons, I was regrettably, never able to attend college. I went right into the work force from High School to help give my family all the moral and monetary support I could possibly give during a very trying time.

Yet I still needed assistance in order to achieve my goal. Thank goodness it was there for me. This short-term educational program is going to put me, as well as my classmates, back into the workforce as skilled professionals who can contribute much to the community, society, and to our country. Please do all you can to preserve the accessibility of postsecondary education for people who like me have the need and desire to better themselves through education.

Reauthorization of the Higher Education Act of 1965 will be one of the most critical issues facing the 102nd congress. It's economical impact on the state of Massachusetts and the nation will be felt for many years to come. Because if its magnitude and scope, it is vital for the authorizing committee to hear all sides to the debate. Please accept this letter as my perspective on the positive impact that private career schools and colleges have on our nation's post secondary educational system.

Sincerely yours,

Darla Stumpf

Darla Stumpf, Student
205 Magnolia Ave.
Waterloo, Il 62298

BEST COPY AVAILABLE

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20505

Dear Congressman Coleman:

I am writing in to support the continuation of financial aid for students wishing to attend carreer schools such as Missouri School.

I am 18 years old and living at home. My parents did not wish to participate in funding my schooling. I applied for 2 grants and was refused becouse of my families middle class income. Therefore a Plus Loan was my only chance. I am now in the last phase of my schooling and must say I've come a long way. Please realize that I would never have had the chance to better myself with out financial aid.

Please do all you can to preserve the accessibility of postsecondary education for people who, like me, have the need and desire to improve themselves through education.

Thank you for your time and consideration of this issue.

Sincerely,

Debbie Hunn

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20505

Dear Congressman Coleman:

Reauthorization of the Higher Education Act of 1965 is one of the most crucial controversies directed to the Federal Congress in its 102 session. Due to the potential hazards upon our state's economy, immediate attention is needed from our legislators. Because or its overwhelming perplexities, it is especially important that the authorizing committee attempt to view all aspects in this debate.

Therefore, I would appreciate the opportunity to provide the committee with my perspective. The issue I would like to address is our nation's post-secondary educational system, particularly private career schools. Such schools are essential in establishing a competitive economy. The workforce must be prepared. However, the freedom to choose is as important as the free will that the Lord has bestowed upon us. I only hope I can be heard as if equal to a thousand voices.

My name is Michele Forys; I am a student currently enrolled in a private career school. I am grateful to be given the opportunity to continue my education through the loan I received, although my main concern is for people like my sister who may want to go to a business school, and will not be able to if financial aid is taken away. So what is she going to do, be forced to go to work where she will not have an opportunity for advancement or be making just enough money where she may or may not get by. Congressman Coleman, is there nothing more we can do?

Thank you for your time and consideration of this issue.

Sincerely

Michele Forys

Michele Forys

mf/fnaid

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I have always been interested in the computer field. What a great opportunity, I have to be enrolled at Missouri School for Doctors Assistants.

This would not be possible without financial assistance. Financial aid has opened the door to a new way of life for me. I now have the chance to make something of my life.

I am currently enrolled in the computer Secretary Program. Computers have interested me for a long time, now I have the opportunity for a career with computers. The skills that I'm learning and the business atmosphere give me the confidence I will need in the workplace. I'm learning multiple software packages such as Dos, Lotus, and Wordperfect. Five days a week, I have a tutorial instructor and hands on training. These are some advantages of being enrolled in a business school versus a four-year college.

Fairness and access to financial aid is essential not only to future students, but to our economy as well. Please accept this letter as my perspective on the positive impact that private career schools and colleges have on our nations postsecondary educational system.

Sincerely,

Gina Van Leuven

Gina Van Leuven
1929 A Senate
St. Louis, MO 63118

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20505

Dear Congressman Coleman:

I am writing to support the continuation of financial aid for students wishing to attend career schools such as The Missouri School For Doctors Assistants.

I am currently a student enrolled in the Computer Office Assistant program, whom without financial aid would not have been able to attend school and establish a career in the future. I plan to work hard in my classes and make something of myself, to better my life and be an asset to the community and to the nation.
Without financial aid that would not be possible.

Sincerely,

Carla Oberkirsch

Carla Oberkirsch
7006 Stoney Ridge Rd.
St. Louis, MO. 63129

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20505

Dear Congressman Coleman

I'm writing in regards to the proposed cut in financial aid for all business and trade schools, and the 2 year colleges.

I'm a 20 year old student currently attending Missouri School for Doctors' Assistants and studying computers. It wouldn't be possible for me to attend if it wasn't for financial aid.

I'm planning to further my education at a 2 year college after I graduate from Missouri School for Doctors' Assistants. However, if financial aid is cut, I might not me able to further my education.

If financial aid is dropped, there is a possibility of several people not being able to get an education beyond High School. This would cause people to be "stuck" in jobs that wouldn't lead anywhere for them, which would therefore cause the middle class to be completely dropped, leaving only the "rich," and the "poor."

Please, on the behalf of myself and others who are unable to pay for a higher education, reconsider your thoughts about voting for the cut. It will be greatly appreciated by myself, and others who are "less fortunate," and might not be able to further their education, if financial aid wasn't available.

Sincerely

Shelly M. Shipp

Shelly M. Shipp
7423 Hazel
Maplewood, MO 63143

Suzanne M. Jones
8538 North Broadway Apt. C
St. Louis, MO 63147

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Building
Washington DC 20515

Dear Congressman Coleman:

I am writing a letter in regard of the financial aid program. I have been in the medical field for eleven years and became interested in being a Medical Assistant through a testing from Vocational Rehabilitation. I would not be able to go without financial assistance because part of the grants I receive pay for the tuition and books.

I am learning front office skills to work in a doctor's office how to do bloodwork, to assist in surgery, all parts of the body , and some computer work. This is a popular demand for a job to work in a Doctor's office, also the basic knowledge how to work with people.

I know how to draw blood, and do blood chemistry, do more medical testing, how to to do my routines more efficiently, how to be with people and to work in a team, learn more to do in a job other than a Nurses' aide which is what I have done for eleven years.

This school has given me a chance to move on up the ladder of success. This is a start to really gain knowledge of what I had not known before. The training is for a job which is definitely in need for, a doctors' assistant. I am definitely for the Higher Education Reauthorization Act to help people with their training to get a job and not work be unemployed or no skills to find a job.

Sincerely yours,

Suzanne M. Jones

May 1,1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I first became interested in becoming a Registered Medical Assistant when I realized I wanted and needed a better job and lifestyle to secure the future for my two year old son, and myself. I'm really concerned about the importance of financial aid for myself and the rest of the students that are now enrolled or attending Missouri School for Doctor's Assistants.

At Missouri School for Doctor's Asst. you basically learn everything a Nurse's Asst. learns in training. Like how to give injections, draw blood, take tests for checking glucose, taking fingerstick tests, doing throat cultures and working Front Office Procedures.

These are just a few of the skills I've learned in six weeks. It gets better every day, learning and practicing. Every time I think about going into the Medical field; it makes me feel good about myself and the future I plan to make.

I would say most of the students attending Missouri School for Doctor's Assistants; including myself, need financial aid to maintain their educational needs and career goals for a lifetime placement in the Medical field.

Sincerely,

Cindy Blackwood

Cindy Blackwood
6 Berkshire Est. Ct.
Mehlville, Mo 63129

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I am writing to support the continuation of financial aid for students wishing to attend career schools such as Missouri School for Doctors' Assistants in St. Louis, MO.

I am a single mother of a 14 year old girl and was only able to attend the school and establish a career in the medical assistant field because financial aid was available to me. Attending school wasn't easy for me, but with the help of the teachers and staff of the school and the encouragement of my classmates, I have an "A" average. I could not have done it without financial aid.

I was laid off of my job because of lack of work and couldn't find a decent job with benefits. I am the sole support of my daughter and may have ended up on Welfare. Thanks to the financial aid program, I am reaching my career goal.

Thankyou for your time and consideration of this issue. I would consider it an honor to hear your response.

Sincerely,

Ruth Hawthorne

Ruth Hawthorne
48 Periwinkle Circle
Belleville, IL 62220

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5-2-91

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C 20505

Dear Congressman Coleman:

I am writing to support the continuation of financial aid for students wishing to attend career schools such as Missouri School for Doctors' Assistants in St. Louis, Missouri.

I am married + able to attend the school and establish a career in medical assisting because financial aid was available to me. If Vocational Rehabilitation wasn't available to me I'd still be at home with no chance for a better career + to better myself. I hope that you will support the private career schools in the Higher Education Reauthorization Act.

There are many other women like me who need financial aid to reach their educational and career goals.

Sincerely
Brenda L. Hupp
10424 NIBLIC
Overland, MO. 63114

Rosemarie Mathews
505 S. Mason
St. Louis MO 63141

May 2, 1991

The Honorable E. Thomas Coleman
2486 Rayburn House Office Building
Washington, DC 20505

Dear Mr. Coleman:

The upcoming issue of financial aid for future students as well as present students in college and technical schools is on of major concern to many of your supporters. It is a difference between success and failure in the way we measure ourselves to others. If the Pell Grant Program, Guaranteed Student Loans, as well as any other financial support is taken away, how are the middle and lower class supposed to survive and achieve our founding fathers'promise of a Great Nation. I realize money is not the only answer but it is the stepping stone to greater knowledge which achieves the goals and standards which society has set.

Personally, I would not be in attendance at Missouri School for Doctors' Assistance without two guaranteed student loans. These are the first school loans which I have taken for schooling and I am proud of that fact, but I know my sister and my brothers would not be able to attend school without the assistance of these programs.

In the society in which we live, a person must have a piece of paper from a school of higher learning to get into the lowest positions in many companies. If we are not given the financial aid necessary for a full and proper education, we might as well look for the trash collecting and ditch digging jobs immediately after high school graduation. With that kind of future to look forward to, why graduate from high school?

All the other major countries in the world will pass up the United States if we fail to look toward the future and the education of the young. The young are the people who will keep this country strong, but only with the proper education. If the future doctors, lawyers and indian chiefs do not receive the education necessary, maybe the United States of America will not be among the world powers of tomorrow.

Sincerely,

Rosemarie Mathews

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I am writing to support the continuation of financial aid for students wishing to attend career schools such as The Missouri School for Doctors' Assistants on Manchester.

I seem to have been caught in the middle when it came to loans or grants for school. My parents income is to high for Student Loans or Grants, but yet they didn't have the full tuition to pay out. The only loan I qualified for was the Plus Loan. And its much appreciated because I'd rather be paying 11.5% than 18%.

I just started school in March of '91 and if it wasn't for the Plus Loan, I still be at a dead-end job with no hope for a career.

I hope this letter has been a great influence and hope to others like me.

Sincerely,

Janet Lewis

Janet Lewis
1730 Rustic Trails
Imperial, MO 63052

April 30, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20505

Dear Congressman Coleman:

I am writing to support the continuation of financial aid for students wishing to attend schools such as the Missouri School for Doctors' Assistants.

I am a single mother of six children living at well below the poverty level. It is necessary for me to attend school in order to learn the skills I will need to establish a career in the medical field. I am only able to do this because I receive financial aid.

With the help of my teachers and the encouragement of my classmates I feel that I can meet the career goals I have set for myself.

There are many other divorced mothers like me who need financial

aid to reach their educational and career goals.

Sincerely,
Cynthia Sieben

Cynthia Sieben
4508 Weber Rd
Wilbur Park, Mo 63123

April 29, 1991

The Honorable E Thomas Coleman
2468 Rayburn House Office Bldg
Washington, DC 20515

Dear Honorable Coleman.

In hearing financial aid being cut off I am currently enrolled at Missouri School For Doctors Assistant Without the help of financial aid this is one dream that would die

I have learned several different types of skill since attending school I mainly have learned to stand on my own. I have learned to do things to assist the Doctor. The many skills I have learned are venipunctures, injections, different blood chemistry test Not only will this help the Doctor but also help the public

By getting my education I am able to get myself and my family off welfare

There will be many people who will suffer if this bill is not passed Please give us a change at living and making a life

Gloria Murray
PO Box 1515
Granite City, Ill 62040

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bld.
Washington D C 20515

Mr Coleman,

I am 12 years old and go to Mitchell School. My mom goes to Mo School for Doctors Asst on a Pell Grant. Without the help of financial aid this would not be able to happen.

She has learned alot of stuff. She can draw blood and even give shots.

With what she is learning it will help the family alot.

She goes to a school that helps people go par With out the help you give alot of people will not be able to go. Please help don't let them kill the Pell Grant are finical help.

Matthew Murray
PO Box 1515
Granite City, Ill
62040

Apirl 29, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I wish to express my opinion of why I feel the need to continue financial aid is a must. I am currently enrolled in a career school, Missouri School of Doctors Assistants, as a medical student.

I became interested in the Job Training Partnership Act(JTPA) / Skilled Training Program (SKT) after two single mothers in my community found good jobs in the medical and dental fields. They became independent of the other goverment agencies they had to depend on for the support of their family. I too am a single mother of two, want this for my childern and me. I am able to get the training I need with daycare allowance, which without would be out of the question. Within 7 short months I will be trained with the skills and confidence necessary for a career which will enable me to get a job with a high enough salary so I can for the first time in 7 years be able to stand on my own two feet without help from any other agencies.

I think the tax payers would rather spend their money on 7 months of job skills then a lifetime of welfare and food stamps. There has been alot of media coverage of the decline of the American school system , not enough emphasis is put on education. Without programs like JTPA and other financal loans, pell grants, ect... what are we saying to people like me? There is no way to better yourself? Are we to be content to sit home and collect welfare? Cutting these programs will be giving people no alternative then to do just that.

I am very grateful for the opportunity I have to continue my education. I just want other people to have the same opportunity. Thank You for your time, I hope you take what I have to say into consideration.

Sincerely,

Barbara Morris

Barbara Morris
1007 Warren Ave.
Warrenton, MO 63383

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May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20505

Dear Senator Coleman:

I am writing to support the continuation of financial aid for students wishing to attend career schools such as The Missouri School for Doctors' Assistants.

I am a single mother of a seven year old daughter and was only able to attend the school and establish a career the medical field because financial aid was available to me. Attending school wasn't easy for me but with the help of the staff, representatives, and encouragement of my classmates - I am doing fine. I am holding an A+ average and hope to continue until graduation when I plan on receiving academic honors.

There are many other young mothers like me who need financial aid to reach their educational and career goals.

Sincerely,

Pamela Sculthorpe

Pamela Sculthorpe
2212 Meyer Rd.
Festus, MO 63028

May 2, 1991

The Honorable C Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I am writing to support the continuation of financial aid for students wishing to attend Career Schools.

I am a mother of three children. I am in the process of a divorce and plan on going back to school as soon as its final. With out financial aid I will not beable to afford to return back to school. If I am unable to go back I do not know how I am going to make it alone with three children. When my Children are ready to attend College I won't beable to send them without the aid.

Taking financial aid away will work in a Chain reaction and sooner or later it will hurt our Country pretty bad.

Our Country needs to think of the

future problem instead of the present. For our Children is our future and without an education for them theres no future.

Thank you for your time and I am awaiting your response.

Sincerely..
Tanya Hamilton
1948 Hillsgerford Drive
Florissant MO 63033

May 1, 1990

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg
Washington, DC 20515

Dear Congressman Coleman:

I am writing to urge you to support the continuation of financial aid for students wishing to attend career schools and others. Education in my opinion is the answer to our crime rate, relief on our welfare rolls and keeping our country financial solvent. We need educated taxpaying young people. We older people cannot carry the whole load. People deprived of education most often are the ones involved crime. I have been able to re habilitate myself from a disability because of pell grant and vocational rehabitation

I am looking forward to leaving here and leaving rolls of the disable to work in a field that will allow me pride, dignity, self respect and to once again become a tax payer. Let your

support go to a issue that will give people of the poor this opportunity keep our young people on a path to be proud of.

Sincerely

Mary Booth
400 Bernard
Belleville, Il 62223
618 538-7821

Sharon Shanks
11905 Red Barn Court
Florissant, MO 63033

The Honorable E. Thomas Coleman
2468 Rayburn House Office Building
Washington, D.C.

Dear Congressman Coleman

My name is Sharon Shanks, a graduate of Missour School for Doctors' Assistant in Kirkwood, Missouri. I became interested in computers and after some search I came to Missouri School.

Missouri School afforded me the time to raise my family of five children an full time employment. In comparison I couldn't maintain a full course of study on a college level because of my obligations.

I not only learned about computers, I learned the different uses and improved on my office skills and uses of others-ten key and keyboard as wellas accounting. Through their internment program with local employers I obtained a position at Central Medical Center which uses all my obtained skills.

I do support private career schools and I'm asking you to also support the Reauthorization Act of Career Schools.

Thank you for your time.

Sincerely

Sharon T. Shanks

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May 1, 1990

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg
Washington, DC 20515

Dear Congressman Coleman:

I am writing to urge you to support the continuation of financial aid for students wishing to attend career schools and others. Education in my opinion is the answer to our crime rate, relief on our welfare rolls and keeping our country financial sound. We need educated taxpaying young people. We older people cannot carry the whole load. People deprived of education most often are the ones involved crime. I have been able to rehabilitate myself from a disability because of pell grant and vocational rehabilitation

I am looking forward to leaving here and leaving rolls of the disable to work in a field that will allow me pride, dignity, self respect and to once again become a taxpayer. Let your

May 3, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I am writing to support the continuation of financial aid for students wishing to attend career schools such as the Missouri School For Doctors' Assistants.

I am 19 years old, married, and have a two year old daughter. I am establishing a career in the medical field thanks to the help of financial aid. I can honestly say that without financial aid I would not be in school today, and I think it is the same for a lot of other people. Where will this country be in a few years if people can't even afford to go to school so they can better themselves?

Sincerely,

Beth Phillips

Beth Phillips
502 W. Union
Pacific, MO 63069

46-404 0 - 91 - 5

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May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I am writing to plea for the financial support for the Missouri School for Doctors' Assistants to continue.

I have attended the Missouri School for Doctors' Assistants since January of this year and will graduate in August. I have already learned many skills that will help me accomplish a future as a Dental Assistant, such as Taking, Developing, and Mounting X-rays, Taking Alginate Impressions, Vital Signs, CPR, Filing, Dental Insurance Forms, Dental Terminology, and many more. I have recieved Academic Honors for the last two MOD's and I am determined to do just as well through out the rest of my training.

I am 28 years old, married and I have two small children. Without the Missouri School Financial Aid program I would not have been able to attend and I still would be working at a fast food restaurant to make ends meet. I came back to school to get ahead but could not afford it without the Aid, nor can I possible afford the money or the time to go to a two year or a four year college.

There are many other students as well as friends that agree that without the Financial Aid there would be no opportunity for a future career.

Sincerely,

Jane Whittington

Jane Whittington

The Honorable E. Thomas Coleman
2468 Rayburn House Bldg
Washington, DC. 20515

Dear Congressman Coleman:

I have only been out of High School for two years, and already have a one year old and am married. My husband and I have very little money left after paying the bills. Which means that we either have to struggle or further our education to achieve a better career, pay rate, and future not only for ourselves but for our son. Which in turn will give us a better standard of living, & will keep us of of welfare.

We decided that I would go to school first, since his pay was higher we could live of his salary until I graduated & started working. I am now attending Missouri School for Doctors Assistants. I've learned how to take vitals, draw blood, run tests and love what I am doing. But with the proposal to take away all forms of Financial Aid. I may never graduate. It will also shatter my dreams of going to Medical School to become a doctor.

If people who really want to go to school are denied the opportunity on financial matters alone, that is only going to put more of us on welfare. Maybe we should take some of the money we spend helping people with 10-15 kids & tell them to stop having them or pay for it, Spend that money on education, and maybe

the education of our country wouldn't be so far behind all other countries

Sincerely,

Sheila N. Hull

Sheila N. Hull
336 West Fourth Street
Waterloo IL 62298

3115 S. Grand
St. Louis, Mo. 63116
May 2, 1991

The Honorable: E. Thomas Coleman
2468 Raybura House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman,

I appreciate your time for a quick sec to take time to read this all important letter i'm presenting to you. This is an important part of my life. Especially, since i've only been here a couple of days and i'm enjoying the way it's going so far. These people here treat you like adults and that's important to me. I really intend on getting my education in learning about Business Management. I have an ambition to open up my own business in the future so this school will help me in accomplishing my goal. So in order to get what I want in the future I'll need the schooling to get me there. They're giving me that opportunity to be very successful in life and i'm going to take this opportunity serious. All i'm asking is give the school and me a chance to excell.

Thank You,
Dwayne Anthony White

5737 Wisconsin
St. Louis, MO. 63118
May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I am writing to express my thoughts about how important private colleges are to me. Before I intered this school, Professional Business School, I did not see college in my future. I did not have the funds to enroll in a four year college. But thanks to grants and loans, I now have a chance to forward my education. This school also gives me the opportunity to experience a higher level of education, and may provide me with a better job so I may further my education.

I hope you will support the

passing of Higher Education Reauthorization act, so other young adults can and will better themselfs and their education.

Respectfully,
Richard Fouts

Professional Business School
3115 South Grand
St Louis, Mo 63118
May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg
Washington, DC 20515

Dear Congressman Coleman:

I was very interested in going back to school, to make something of myself and children. Money was a real concern. I did not have any. Through financial assistance, I found I had an opportunity to go back to school. I was happy about this.

I had not many skills, I dropped out of school at sixteen. When I did go to school I was good in it.

I believe that the skills of Business Management and Marketing will help me fulfill my hopes and dreams. I hope to own a business soon in life. This is the beginning and I will be here until the end.

There are a lot of people in our community who need the higher education.

with your help we can keep the Higher Education open, by supplying financial assistance a support for private schools

Sincerly,
Michelle Weston

Professional Business School
3115 South Grand
Saint Louis, Missouri 63118

May 2, 1991

The Honorable E. Thomas Coleman
2648 Rayburns House Office Building
Washington, D.C. 20515

Dear Congressman Coleman:

My name is Beth Hall. I attend Professional Business School(PBS) here in Saint Louis Missouri.

Iam writing you about my concern over funding for career schools.

I understand that you have to make a few adjustments in our economy, but, before you make your decisionsto do so, please take it to consideration what I have to say.

There are thousands of younger, as well as older, adults who are on welfare, disability, and Social Security. These people should have the right and the oppurtunity to better themselves, so they can become productive adults inour economy as well as oursociety. If we have the oppurtunity to break the chain of illiteracyin our society, then we would have accomplished a great deal.

Like me, for instance, I have two children, 4 and 6 years old. The 6 year old is doing great in school, and I myself cannot give him the proper education, like college, when he grows up. It's way too expensive now, and its going to be worse in 10 years. So just going through school is not going to put him in our computer world. I want him to have the opportunity that I have to get him out of trouble financially and mentally.

If hecan accomplish his schooling andtraining, he will never need public assistance.

Therefore in closing, please take into consideration the people now, and the people of the future.

Sincerely,

Beth Hall

May 2, 1991

Honorable E. Thomas Coleman
2460 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I respectfully call your attention to the movie "Man Without a Country", which I viewed as a sixth grade student in elementary school. In this movie, a sailor because of his actions, was sentenced never to have contact with the United States.

I am a veteran of the United States Navy. After an honorable discharge of eight years in 1984, I was overwhelmed by the difficulty in serving employment and stabilizing myself in civilian society. Everywhere I turned seemed to result in a closed door. I truly felt like a man without a country, for no cause.

Recently, I was contacted by a representative of the Professional Business School in St. Louis, Missouri. They assisted me with financial aid, and enrolled me in a course in Business Marketing and Management.

For the first time since my discharge from active duty, I can see the opportunity to advance myself and help improve the lives of those around me.

It is institutions such as Professional Business Schools and other private schools that open the doors for those who feel left out of society because of financial, economic, or other reasons which are out of their control.

Imagine, if you will, a society made up of business administrators, computer scientists, doctors, lawyers, and engineers that were developed out of the youth who are are at present destroying themselves because of lacking directions and guidances.

I contend sir, that at this very moment, the seeds for producing the greatest force the world has ever seen are being planted in the soil of private institutions all across this great land. Because of their willingness to utilize this raw material which, therefore, has been wasted, a dream is now becoming a reality.

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With your support and the continued efforts of the people in institutions such as Professional Business School, the future of this great nation will be assured.

Respectfully Yours,

David Royal

May 2, 1990

Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I became interested in the school that I am attending because I was called by phone and was told of the programs that were offered at Professional Business School.

Mr. Coleman, let me tell you a little about myself. I ama 55 year old high School drop out. Like all kids, we think we won't need school to make it in the world, but I found out that's not true. So Mr. Coleman, here I am trying to better myself for the world, not just for the finance but to be able to really communicate with people and really feel good about myself.

Mr. Coleman, this school that I am attending will allow me to be all that I can be and more. Let me tell you what skills I will achieve at Professional Business School.

GED, Computer Data Entry and Typing. So Mr. Coleman with the help from you, our congressman, I can get the education I need, that I myself could not achieve without the financial help. I would like to take the opportunity to, thank you for your time.

Sincerely,

Martha Fields

May 2, 1991

Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I am attending Professional Business School (PBS) in South St. Louis, MO. Business schools such as this one, are a great opportunity for many people who need an education quickly and relatively easier than most two or four year colleges can give. It is a friendly atmosphere where students are basically on the same maturity level (no matter what age), and the instuctors are kind and helpful in giving personalized attention.

Personally, I have completed a year at CMSU, a year at a community college, and a semester at UMSL, for business, math, and accounting. The curricula at those colleges were hard to understand or too detailed. I had about a 3.0 or higher grade point, but I would not get a grasp on how this related to the working world.

The instuctors and books at PBS have shown me in the last week, how practical and understandable Marketing really is in relation to the work force.

Some people may be intelligent but are slower than others to start on a career. Some people are less intelligent and need a quick push. With a professional atmosphere and personalized instuction, that is practical.

Please continue funds to these schools. They are helping me and many others get ahead of their peers in the working world.

Sincerely yours,

Mary E. Brugger

Professional Business School
3115 South Grand Avenue
Saint Louis, Missouri 63118

May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Building
Washington, D.C. 20515

Dear Congressman Coleman:

I am writing to let you know that Private Business Schools need financial assistance.

I have recently enrolled in school. I am learning Business Management and Marketing and dong very well. I want to someday, in the future, open my own business.

Without this school, I would not be able to do this and make something of myself and provide for my family.

My life wasn't going anywhere and I have now found a way to make things better.

There are many people today that need an education, though can't afford it.

With your help, we can keep these colleges open by supplying financial assistance and supporting private schools.

Thank you for taking the time to read my letter.

Sincerely,

Elizabeth Williams

3115 S. Grand
St. Louis, Mo 63118
May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I found out about our school, PBS, through friends and word of mouth. It's an exceptional private school with excellent teachers and criteria. Through PBS I have learned how to operate a computer and improve my typing and secretarial skills. By improving my skills and learning how to work in the business field I will be able to take care of my family and expand my family's well-being.

Please help us encourage support for our private schools and others like it into the Higher Education Reauthorization Act, so that people like myself will be able to succeed in the business world of today.

Sincerely,
Kelly Carroll

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3115 S. Grand
St. Louis, Mo 63118
May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg
Washington, D.C. 20515

Dear Congressman Coleman:

I am very interested in this course I'm taking which is Computer Data Entry. I like working with computers. I enrolled in this program, because they told me, by telling me about this program and how much I can advance in the computer field. It's very important to keep financial assistance, because that's the only way I can take this course and graduate.

I am looking to get ... skilled in this field and to keep learning more about this course so I can advance, and someday I can own my own company working with computers.

I know for a fact that with these skills I can improve my life style, from a unskilled job, to a skilled job which I can advance to the top.

I do promote the Higher Education Reauthorization Act, and I feel it they do not keep it,

that a lot of students will suffer in the future, due to lack of private career education.

Respectfully,
Edward Phillips

4477 Beck Avenue
St. Louis, Mo. 63116
May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

The reason I am writing you is to let you know how I became interested in the school I am attending and the importance of the financial program.

I first became interested in PROFESSIONAL BUSINESS SCHOOL when I heard that their graduates were placed in good jobs but then I found out about the financial aspect and they were able to find the funds for me to attend. Without the help of P.B.S. I would not be able to get a higher education.

Let me explain some of the skills I have learned or will be learning in the future.

1) How to use a typewriter correctly
2) How to use a computer
3) How to speak in public
4) How to present myself to prospective employers in the correct manner.

All in all these skills that I have acquired will help me get the job that I want and deserve, to better my financial status in the comming years.

I support the private career schools because without them some of our students would not be able to afford the education they want or deserve as Americans.

I would like to thank you for your time and understanding.

Sincerely yours,

Kimberly G. Mitchell

Kimberly G. Mitchell
Student, Professional
Business School

Professional Business School
3115 South Grand
St Louis MO 63118
May 1 1991

The Honorable C Thomas Coleman
2466 Rayburn House Office Building
Washington DC 20515

Dear Congressman Coleman:

I first became interested in Professional Business School when I heard some great things about their intense, but successful business program. Because I know what career I want to go into I have an idea of what I need to do. Professional Business School has courses that will help me accomplish some of my goals.

Without the help of financial aid, alot of the school students wouldn't be able to attend many business institution. PBS works hard to help you financially so you can further your business education. Financial Aid is desperately needed more than ever in private career schools.

My skills have risen from basic to higher levels since enrolled in PBS has put me closer to reaching my goal of becoming an Certified Public Accountant. And owning my own accounting firm. Having my accounting firm is success to me. Reaching this goal in fewer steps and less time is one of the little rewards for working hard.

My respect and support for private career schools has risen because I have attended two and it has upgraded my higher education.

Sincerely,

Teresa Atkinson

3115 S. Grand
St. Louis mo
63118

may 1, 1991

The Honorable E. Thomas Coleman
2408 Rayburn House office Bldg.
Washington, DC 20515

Dear Congressman, coleman, In six months I will be in my job as a manager of a department store. the management course, I'm taking is preparing me for a career in today's fast paced world of business. I will be a contributing factor to the work force, for a full time worker, who would not be here with out the proper funding. the management course is Teaching me as well as others to make ourselves ready for a job in six of this time instead of four years. In today's Job market, we need people who are ready now, with out the training, people like me wouldn't be need at all. The Career College's are ready and able to assist others to reach there goals in the Job market.

In six months time we will be a contributor and not a burden to our country. the Schools Tax Money is from we can take the choice of money for Schools like We are in now to a Professional Business School or Pay those of us who don't have the grades or SAT is to set in a welfare line OR a minimum wage Job giving no where. thank you for taking the time to read this letter.

Sincerely

Angela J. Hamplant
a full time student

Professional Business School

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Missouri Vocational Center
1360 South Fifth Street
Suite 350-330
St. Charles, MO 63301
May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I am presently attending Missouri Vocational Center (MVC) for the Computer and Information Processing (C.I.P.) course, to prepare myself for a long term career in C.I.P.

MVC is helping me to better myself and further my education. After graduation, I will have enough knowledge to obtain a job. Then I plan on taking evening courses at a community college to gradually build a firm career base.

Without the financial aid that I have received, I could not attend school. If financial aid is discontinued, many other people, just like myself, would be unable to attend a preparatory school or college.

Thank you for your time.

Sincerely,

Cindy L. Murphy

Cindy Murphy

May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I went to the Division of Vocational Rehabilitation in Farmington, MO and became interested and enrolled in this program. If it weren't for the funding, I wouldn't be able to attend the school.

Some of the skills I'm learning are: lotus 123, word perfect 5.1, dBASE III plus, and many more.

Because of this training, I am currently employed part time, doing the things that I have learned, while I am still going to school.

I feel that private career schools should be included in the Higher Education Reauthorization Act.

Sincerely,

Brian Lewis

Brian Lewis

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

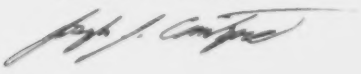
I am currently enrolled in Missouri Vocational Center's (M.V.C.) Bookkeeping/Accounting course, to better myself for a professional career.

I have always had a fondness for math and computers. I am attending M.V.C. to prepare myself for a 4 year college, so I get my C.P.A. license.

Without the pell grant and financial aid I recieved, I would not be financially able to attend school. A lot of people depend on financial aid. Please help to continue the much needed funding for others like myself who need and appreciate this assistance.

Sincerly,

Joseph J. Cantyne



April 26, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

Missouri's Vocational Center was introduced to me through the Division of Vocational Rehabiliation. They informed me of the programs and what other resources I could turn to from being handi-capped.

Presently, I am enrolled in the Bookkeeping and Accounting course. I have learned many skills and much knowledge from this and anticipate to learn much more.

The accident I was in destroyed not only my physical being, but it also destroyed part of my mental as well. With this schools concern and compassion, I have become more self-confident in myself and of my actions. I feel more reassured the I can go out into the world and make something of myself.

This school did not only teach me skills in what I was interested in, but it also made me realize more about myself. Without this schools help and concern, I would probally be like the thousands of people out their waiting for my next wealth fair check. But, I have been given the chance to not only better myself, but also my community and social atmosphere.

I would be ashame not to be able to give others the same opportunity and chance I have been given to make something of themselves.

I believe, you need not only the knowledge and skill, but you also need the confidence. Something colleges and universities cannot provide for people, such as in my case. And now, with their help and the help from the government, I am going to be able to make something of myself and not have to depend on others.

Sincerely,

Jill Luckey

Jill Luckey

513 Lee Dr.
St. Charles, MO 63301
April 29, 1991

The Honorable E. Thomas Colman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Colman:

This letter is in regards to cutting financial aid. Without financial aid, I could not have attended Missouri Vocational Center because I simply can't afford it. However with financial aid, I can because I can pay for it in payments after I graduate.

Because of financial aid I am getting to learn how to operate computers. With this skill I can get a better job to support myself, and provide myself with a better future.

The skills I am learning will help me get an office job. I hope to someday be an executive secretary. And with these skills I will be able to be an executive secretary someday.

Because of financial aid I am getting to attend Missouri Vocational Center. Without financial aid I would have to put my education on hold. I have already waited two years after graduation because I could not get any help with school funding.

Sincerely,

Tracie Barrow

Tracie Barrow

April 26, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Building
Washington, DC 20515

Dear Congressman Coleman:

I became interested in improving my education after my divorce. The need to make myself more marketable became evident when faced with raising my daughter alone. In my current situation I would have been unable to pay for my schooling.

I chose to learn computer skills because today it is necessary in all occupations to have this knowledge.

These skills will help me compete in the job market where as before I didn't have a chance, also keeping me off WELFARE.

I support financial aid for those of us who cannot afford to better our own lives to become more productive citizens.

Thank you,

Sandra L. Groves

Sandra L. Groves
A REGISTERD VOTER

400 Baltazor Road
Apartment #12
St. Peters, MO 63376
April 26, 1991

Dear Mr. Coleman:

I am concerned with the cut in Educational Grants. I believe that an education for American citizens is far more important than finding cures for long-term diseases. Because without Educational Funding many people will be cheated out of a future and continue to receive more ADFC Benefits. If the ADFC benefits are cut many people will not survive. Sure you may find a cure for cancer but it's not going to prevent people from dying.

Now, I myself am a recipient of Educational Grants. Education is the only key I have to a business career. Without an education I'll be pinching pennies to survive. I wouldn't have an education without funding. Thanks to Educational Government Funding I'm able to accomplish these goals of success.

I'm a single mother with two young children trying to make ends meet. I've tried to work two jobs, raise two children and attend college three nights a week, all at once. I was still struggling to survive.

The only employment experience I've had is restaurant and housekeeping --both dead end jobs. I don't want to be a waitress or housekeeper, I want something more challenging! I want to look back one day, and say I've accomplished my long-term goals. Thanks to my education, I will be a smashing success.

These new skills I have developed has made me more confident about improving my economic status. Now, I have a chance in the real world of job competition. Because I have a valuable educational background.

My field of interest has always been business-related occupations. One day I want to be a computer operator or an accountant. I need Missouri Vocational Center and Educational Grants to accomplish these goals of achievement.

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Mr. Coleman
Page 2
April 26, 1991

Unlike some I value my education!

I tried three months to be accepted as a MVC student. On October 15, 1990 my determination paid off; I am a honorary MVC student. I am presently enrolled in the Bookkeeping and Accounting Program. I plan to graduate with high honors. Missouri Vocational Center provides the opportunities, I've been seeking.

Please take into consideration our concerns for the future funding process. Thank You! Value your Education!

Sincerely yours,

Kathleen Millmann
Kathleen Millmann
Missouri Vocational Center

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

April 26, 1991

The Honorable E. Thomas Coleman
2468 Rayburn Houses Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I have been on total disability since 1988. I decided that I wanted to better myself. So I started checking on some ways I could get back to school. I started with Vocational Rehabilitation, with their help and a Pell Grant I was able to start school.

When I started I couldn't even type. Now I am learning many skills, such as ACCOUNTING, COMPUTERS, TYPING, and OFFICE SKILLS. I want back into the work force. I want more education. And without aid I can't do it on my own.

I feel that this training has helped me to be able to go out and feel confident in myself when looking for a better job.

I fully support any and all financial assistance that the government gives to help people better educate themselves. It gives us sound mind and security to know that the grants are there when we need assistance.

Sincerely,

Frances Bash

Frances Bash

420 St. Croix Ct.
St. Charles, MO 63301
April 26, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I have enrolled in the Missouri Vocational Center through the department of Vocational Rehabilitation because I am handicapped.

I am on total disability and cannot afford to pay for schooling
on my own. I really like this school because you can work at your own pace and the instructors are always available when you need help. With my disability I cannot do a lot of walking, so learning how to type and work with computers is going to help me get a good job. I have no other experience.

I would greatly support private career schools because for me it would be difficult in a regular college to get around, and they don't have the one-on-one help that is needed.

I hope that you do not stop financial aid, because there would be a lot of people that could not afford to go to school. Thank you for reading this letter.

Sincerely,

Joan Schonhoff

Joan Schonhoff

April 26, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I became involved with Missouri Vocational Center through the "Futures" program.

Since I've been attending I've learned a lot. I can type and run several computer programs. I took this course to better educate myself with modern office work. When I graduate in May, I will be able to find a quality job with good benefits, so I can better support my two children.

If it wasn't for the "Futures" program and the help of financial aid, I would be unable to afford to go to school. I support financial aid and would like to further my education, so I can improve my marketability in the job force.

Sincerely,

Virginia Owens

Virginia Owens

46-404 0 - 91 - 6

Three Stone Street
Flat River, MO 63601
April 26, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I became interested and enrolled in the Missouri Vocational Center when I realized that I needed to support my daughter and myself. Because I had a child to take care of, I did not finish high school. I nov know that without education, you cannot get a job that pays well enough to support two people. Without the financial aid that I received, I would not have been able to better myself and my job opportunities.

I have been learning computer skills such as Lotus 1 2 3, D-Base III Plus, and WordPerfect 4.2. I am now applying myself to the Bookkeeping/Accounting course.

Without the skills that I have learned, I could never get the jobs that I want.

I personally feel that the private career schools should be supported in every way possible. The government can benefit from people working in professional fields as opposed to paying people for not working such as welfare, food stamps, etc.

Sincerely yours,

Lisa M. Payeur

Lisa M. Payeur

May-01-91

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I am attending Missiouri Vocational Center (M.V.C.). I became interested in M.V.C. when I relized that I needed a better job; and I am gratful that the financial aid program was there for me. It has relly made a difference in my life, for I could have never paid for schooling on my own.

I am learning Database, Lotus 1-2-3, Wordperfect 5.1, Typing, Office Procedures, and College Accounting.

I am hoping that you will reconcider the financial aid program when you attend the Reauthorization Field Hearing. There are alot of people out their that can use the help and that can make the world a better place.

Sincerely,

Barbara J. Handshy

Barbara J. Handshy

Lori Ann Cognasso
3208 Delor Street
St. Louis, MO 63111

May 2,1991

Dear Mr. Coleman,

I regret the idea of having to write this letter, I shouldn't have to. I have very strong feelings about the grants and loans being taken away from people like me. The students that truly intend to further their education and intend to pay the money back that they borrowed should not be effected by what Congress is trying to pass.

My suggestion is that if Congress wants the money back that is owed to them they should go to the people that owe the money, if they can't pay then extreme action should be taken against <u>them</u> not us. I feel the public at the present time really doesn't care about the money going towards education they just want to see the next shuttle go up,and for what, too many precious lives are being denied help because of the three, six, and eight million dollar shuttle that have to be sent into space before the national public is even thought of.

My intention for the future was to further my medical training but if the grants and loans are denied I will be forced to stop my education all together and i do not want to. It took me a long time to realize exactly what profession I wanted to peruse. The way I look at it is my tax money goes to the government for extra to be disposed into different accounts and I thought education was one of them . I do not think that the government would like it if every student that is working just stopped paying their taxes.

With the help of the people we in the medical field have been able to go somewhere but if you take our money away there will be no more graduates. In this world the need for medical personal is very great but just too little interest in it let us be the people that are needed. Those of us that fully intend to pay back our loans should not be effected by the judgement.

I would like to see my children and the children of others receive the education that they deserve without going bankrupt in the process, Government help is needed and if it isn't there we the truly faithful Americans will feel abandoned.

Sincerely,

Lori A. Cognasso

Vatterott COLLEGE 3925 Industrial Dr • St. Ann, Mo. 63074 (314) 428-6900

Recommendation for Reauthorization of the Higher Education Act
The National Postsecondary Education and Training Act
5/6/91-Kansas City, Mo.

The opportunity for economically deprived students to obtain guaranteed student loans to finance skill training came during the Reagan years. Prior to President Reagan's "bootstrap education" policy, unemployed and underemployed persons had the chance to gain new skills through the C.E.T.A. program (Comprehensive Employment and Training Act). Under CETA, students were paid to go to school. Their tuition was 100% subsidized by the "government." Education and training were viewed as an entitlement. Free training had become part of the culture. Free training was expected.

In the budget-cutting, "no new taxes" climate of the Reagan Administration, the CETA program was replaced by the scaled down JTPA program (Jobs Training Partnership Act). The unemployed and the underemployed were often left out in the cold. JTPA emphasized performance and thus only the best-qualified were selected for training. However, individuals without means or income could secure skill training through grants and loans. Title IV funds were now made available to all postsecondary students. Students could now be able to improve themselves by paying for their own education, with some help from the grant program, by taking out a guaranteed student loan (GSL). The (GSL) program was designed for those students with a poor credit history or no credit history. Credit checks were outlawed. All students had access to education of their choice.

In the federal government, immediate budget benefits were realized while education/training opportunities for the unemployed and underemployed were continues. However, in reality it was a double loser.

What appeared to be sound budget planning was simply a deferral of expenses, or more properly, a deferral of capital expenditures, a deferred investment in human

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capital. Today the taxpayers ar paying the price. The high cost of student loan defaults and continued unem loyment or underemployment of the early loan defaulters is far in excess of a y previous savings. What happened? What went wrong?

The unemployed and the underempl yed, often coming from a culture where education and training were viewed as entitlements, are now supplied with a financial aid package. They often have be n seduced by the glitter of easy and free money and shemtless have been victimiz d by the greed of others. A significant number of the unemployed and underemplo ed persons of the 1980's now find themselves in the 1990's as, in effect, prisoners of the Reagan bootstrap education philosophy. The glitter of easy mone has given way to the darkness of default. Education and skill training no onger are an option for students who have defaulted on their student loans These students are imprisoned by their credit sins. The are no longer eli ible for Title IV funding. They are locked into unemployment and underemplo ment. Training and educational opportunities are restricted.

Recommendation

LOAN DEFAULTS, FOR SELECTED STUDENTS, SHOULD BE FORGIVEN. Students coming from an entitlement milieu, who defaulted on their student loans before collection and loan payback became an agend item for the U.S. DOE, should have their loans written off and Title IV eligibility restored. No one stressed to them the importance of paying back a student loan. These students were not properly informed. Loan default policies had not then been developed.

Cost analysis will show the benefit in reinvesting in our nation's human resources. The investment in human capital and its potential return becomes insignificant when compared with the cost of carrying the defaulted loan and the cost of continued unemployment and underemployment.

The advantages of providing these individuals with the means to contribute to the economy and to be self-supporting far outweigh the costs of collecting on defaulted loans and also of supporting these men and women. Unused and discarded human capital yields no benefit.

Background

Vatterott College and Vatterott Educational Center, founded in 1969, are located in St. Louis, Mo. and are accredited by the Accrediting Commission of the National Association of Trade and Technical Schools. John C. Vatterott is the President and Founder.

3115 S. Grand
St. Louis, Mo 63118
May 1, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I found out about our school, PBS, through friends and word of mouth. It's an exceptional private school with excellent teachers and criteria. Through PBS I have learned how to operate a computer and improve my typing and secretarial skills. By improving my skills and learning how to work in the business field, I will be able to take care of my family and expand my family's well-being.

Please help us encourage support for our private school and others like it into the Higher Education Reauthorization Act, so that people like myself will be able to succeed in the business world of today.

Sincerely,
Kelly Carroll

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I, as a student of Professional Business School would personally like to thank and support you in your ongoing battle to keep all of us private career schools afloat. It is people like you who help keep the hopes and dreams alive for people like us. When I say people like us I mean people who cannot afford the big College tuitions and can truly appreciate the need and impotance of financial assistance. People who want an education and better themselves but do not have financial means to do so.

The skills I am learning here at PBS, are helping me to prosper not only in the workplace, but in everyday life as well. They are teaching me self-discipline, curtesy, motivation, and many other things I will need to know if I am to advance in the hunt for a successful career.

I pledge my support 100% and hope that you will do your utmost in convincing who-ever needs convincing that we must have funding for these finahcially funded schools.

Sincerly, Brandon Routt

Professional Business School
3115 South Grand
St. Louis Mo. 63118
May 1, 1991

The Honorable E. Thomas Coleman
2440 Rayburn House Office Building
Washington D.C. 20515

Dear Congressman Coleman:

I first became interested in Professional Business School when I heard some great things about their intense, but successful business program. Because I know what career I want to go into, I have an idea of what I need to do. Professional Business School has courses that will help me accomplish some of my goals.

Without the help of financial aid, alot of the school students wouldn't be able to attend many business institution. PBS works hard to help you financially so you can further your business education. Financial Aid is desperately needed more than ever in private career schools.

My skills have risen from basic to higher levels. Being enrolled in PBS has put me closer to reaching my goal of becoming an Certified Public Accountant. And owning my own accounting firm is success to me. Reaching this goal in fewer steps and less time is one of the little rewards for working hard.

My respect and support for private career schools has grown because I have attended two and it has upgraded my higher education.

Sincerely,

Aaron Atkinson

Janice
Aman

To whom it may concern:
Professional Experience
has taught me a lot about
the skills I will need to
get me a good job.
It has taught me the things
I need to know while looking
for a job, being interviewed
for a job and after I have
been hired for a job.
The internship at PEC has
worked with me to better my
knowledge of important skills
that I will most definately
need in my business world.
I hope to get a good job
in the secretarial field and
prove that all I have learned
over the last 7 months has
been beneficial to me and
for the company that hires
me.

BEST COPY AVAILABLE

May 3, 1991

Darlene Dickerson
4101 Potomas
St. Louis, Mo 63116

Dear Congressman,

I am writing to express my support for private career school's continued participation in Title IV programs.

Since completion of PBS's Computer Data Entry program, I have become successfully employed and have developed the skills and techniques that will prove invaluable in pursuing my career.

I am grateful for the financial help the school is able to provide for people who are looking to improve their career goals, and I hope you will work to help keep this funding available.

Thank you,

Darlene Dickerson

Darlene Dickerson

May 3, 1991

Barry C. Neal
8640 Olive Apt.D
University City, MO 63132

Dear Congressman Coleman,

I am writing you to express my support for private career schools' continued participation in Title IV programs. My experiences with PBS have been nothing but pleasant. Through my training at PBS, I have gone from minimum wage restaurant jobs to positions at two companies, both within the field for which I was trained.

Since my completion of PBS's Computer Operations course I have been hired by two companies and received promotions at both. One of my jobs is with a national company, SportService, which handles concessions and vending for the largest sporting arenas in the United States. I was hired in August 1990 as night auditor, and in April '91 was promoted to Senior night auditor. My second job is with PBS. I was hired by PBS's Downtown campus the week of my graduation as Student Services Assistant Coordinator. Nine months later I was promoted to Default Management Supervisor at PBS's Corporate Office.

Training at PBS has allowed me more than just employment opportunities; I've gained pride, independence, some financial stability and a sense of professionalism. Most importantly, it gave me the opportunity to open the door into the job market.

Incidentally, I wish to mention that I am a 21 year old African American male. I include this only to make the point that we live in a time when it seems the only options for many black men are to join the military, sell drugs, go to jail, or die in the streets. It is nice to know there are exceptions. This is not to say that PBS or other private career schools are the only vehicles to clean up the inner city, rather these schools offer two important and necessary ingredients; opportunities and choices. In a time when St.Louis is losing jobs by the hundreds, it is good to know that PBS offers hope and opportunity to those who desire it.

Thank You,

Barry C. Neal

Barry Neal

May 1, 1990

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg
Washington, DC 20515

Dear Congressman Coleman:

I am writing to urge you to support the continuation of financial aid for students wishing to attend career schools and others. Education in my opinion is the answer to our crime rate, relief on our welfare rolls and keeping our country financial solvent. We need educated tax paying young people. We older people cannot carry the whole load. People deprived of education most often are the ones involved crime. I have been able to re habilitate myself from a disability because of pell grant and vocational rehabilitation

I am looking forward to leaving here and leaving rolls of the disable to work in a field that will allow me pride dignity, self respect and to once again become a tax payer. Yet your

support go to a issue that will give people of the poor this opportunity keep our young people on a path to be proud of.

Sincerely

Mary Booth
400 Bernard
Belleville, Il 62223
618 538-7821

Gurcharan J. Singh, M.D.
Internal Medicine · Board Certified

BETHALTO FAMILY HEALTH CENTER II

101 North Bellwood Drive, East Alton, Il 62024 • (618) 259-4830

April 5, 1989

Merry Callovini
217 E. Henry
Staunton, IL. 62088

Dear Ms. Guilfoyle;

Just a few lines to let you know that I am in my new office. It's great! I started Mon. It was just basically setting the office up for the past few days. I still have quite a bit to do. I am really pleased with getting the position, "Administrative Medical Assistant". Being able to set the office up the way that I want makes me feel great.

Well, today I met with my two Internist. They seem really nice. Also, in July, a female Pediatrician is supposed to be coming in. There's also talk of a Cardiologist, but I'm unsure of that yet. Being employed by Woodriver Township Hospital makes me feel good. It means benefits plus I feel more secure. I feel that I was very fortunate for the opportunity in which I have been given.

Now given this great opportunity, I plan to start fulfilling my dreams and planning higher goals. My five year goal was to be able to manage my own office. The opportunity came a lot sooner than what I expected. I'm not sure if I want to set higher goals or just be pleased that I acheived my long term goal so soon. Well, I will keep in touch and let you know how things go for me.

Could you please let me know if there is a number or address in which I can check on my Registration #? It's been 3 weeks since I got my letter. The hospital needs a copy of it. If I don't hear from you, I'll assume that it is nothing to be concerned with.

Thank You,

Merry Callovini, RMA

Merry Callovini, RMA

Naveed Razzaque, M.D.
Internal Medicine · Board Certified

BETHALTO FAMILY HEALTH CENTER II

101 North Bellwood Drive, East Alton, Il 62024 • (618) 259-4830

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ORTHOCARE SYSTEMS

PREVENTION • EDUCATION • EARLY TREATMENT • ADULT THERAPY

December 14, 1988

To Whom It May Concern

I have been associated with Laura Strautmann over the past month in her dental assisting internship at Orthocare Systems. Laura is enthusiastic and motivated to learn new things. She conscientiously performs her duties in an organized and efficient manner. She is self-directing, and able to perform required duties without supervision, as well as identify other tasks requiring attention.

Laura is neat and professional in both her appearance and work habits. She has a pleasant, empathetic chairside manner, and is gentle with the patients.

I feel Laura would make a valuable contribution to your practice.

Sincerely,

Patricia A. Boice, D.D.S., M.S.

3465 Hollenberg Drive
Bridgeton, Missouri 63044
Telephone: 314-739-8888

Dr. E. Glenn Glassman
Member of the American
Association of Orthodontists

April 7, 1989

TO WHOM IT MAY CONCERN:

Lisa Widaman has completed her one hundred and sixty hour internship for medical assistant at Healthcare Place. Her responsibilities during this time have been numerous and varied. Lisa has demonstrated an eagerness to gain expertise in her profession. She is a hard worker, adapts quickly to new situations, interacts cooperatively with coworkers and the physician, and exhibits a professional demeanor with patients. Lisa would be a valuable contributor to any busy medical team.

Sincerely,

Kate Jackson, R.N.
Clinical Manager

Healthcare Place
[illegible]

GHP
Group Health Plan

EXECUTIVE OFFICES
(1475 Olde Cabin Road
St. Louis, Missouri 63141
314-993-5956

HEALTH CENTERS
Alton
1900 Brown Street
Alton, Illinois 62002
618-465-2121

Arnold
2120 Tenbrook Road
Arnold, Missouri 63010
314-287-1400

Broadmoor
1600 South Brentwood Boulevard
St. Louis, Missouri 63144
314-961-4400

Bridgeton
3615 Bridgeland Drive
Bridgeton, Missouri 63044
314-291-7661

Chesterfield
1790 Clarkson Road
Chesterfield, Missouri 63017
314-532-8900

Ezrah
1877 St. Rose Center
Ezrah, Missouri 63025
314-587-2212

Fairview Heights
3117 Salem Place
Fairview Heights, Illinois 62208
618-628-3343

Florissant
11662 West Florissant Avenue
St. Louis, Missouri 63033
314-831-6883

Forest Park
6680 Forest Park Boulevard
St. Louis, Missouri 63105
314-531-4488

Grovola
2140 Grovola Avenue
St. Louis, Missouri 63118
314-771-5150

Hazelwood
7929 W. Lindbergh
Hazelwood, Missouri 63042
314-831-6622

Mid Rivers
220 Mid Rivers Mall Drive
St. Peters, Missouri 63376
314-[illegible]

South Grand
3918 South Grand
St. Louis, Missouri 63118
314-773-9191

Sunset Hills
10802 Sunset Plaza
St. Louis, Missouri 63127
314-821-8181

August 31, 1990

To Whom It May Concern:

Re: Debra Palozola

I have recently been working with Ms. Palozola during part of her internship at Group Health Plan. She has worked as a Medical Assistant within my office practice of Internal Medicine, within this HMO setting. During this internship, she has been asked to perform a wide variety of tasks, and has had various responsibilities, with nursing supervision.

I have had the opportunity to observe Ms. Palozola for 2-3 weeks under the above setting. I have found her to be an excellent worker. She has been very prompt, courteous, very pleasant to work with. She has worked well with my patients, and performed well at all her tasks. She has learned quickly, and has shown very good desire to learn. I would like to have her continue to work in my office as an employee, if it could be arranged.

Sincerely,

Michael Spearman, M.D.
Department of Adult Medicine
335 Mid Rivers Mall Dr.
St. Peters, MO 63376

MS/aca

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NORTH COUNTY MEDICINE AND RHEUMATOLOGY, LTD.
FRANCISCO J. GARRIGA, M.D.
2175 CHARBONIER
FLORISSANT, MO 63031
921-4420

Sept 10, 1990

To Whom It May Concern:

Re: Lorraine Board

Lorraine Board has just completed an internship at the North County Medicine & Rheumatology, Ltd. During the month that she spent with us she was noted for her punctuality and eagerness to learn both the front office and working with the doctors on the floor. Lorraine is very enthusiastic about her work and gets along well with the patients and the personnel.

We feel that she would be an asset to any employer in need of a medical assistant or receptionist.

Sincerely,

Carole Matreci

Carole Matreci
Office Manager

AL HEALTH INC.
DOCTOR'S GROUP

AL-MED ACADEMY
4131 Lindell Blvd.
St. Louis, Missouri 63108

Attention: Mr. Geisert

October 31, 1990

Dear Sir:

I am writing this letter to commend Kathy Rhodes who has now completed her 160 hours of internship at my office.

Kathy has exceptional telephone mannerism along with her professional demure with both the staff and the patients. She is always neat in appearance and has a professional attitude. She is congenial in character and is always caring and understanding to both patients and staff members. She is always willing to learn new methods and procedures to keep up with our office demands; which proves her to be a valuable asset to our office.

Thank you for allowing us to participate in your internship program.

Sincerely,

Theresa Rhodes

2256 South Grand • St. Louis, Missouri 63104 • (314) 771-1144

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Group Health Plan

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11475 Olde Cabin Road
St. Louis, Missouri 63141
314 993-5955

HEALTH CENTERS
Alton
1900 Brown Street
Alton, Illinois 62002
618 465-2121

Arnold
2132 Tenbrook Road
Arnold, Missouri 63010
314 287 1100

Brentwood
1400 South Brentwood Boulevard
St. Louis, Missouri 63144
314 961 4420

Bridgeton
3615 Rodgerton Drive
Bridgeton, Missouri 63044
314 291 3661

Chesterfield
1791 Clarkson Road
Chesterfield, Missouri 63017
314 532 0500

Ewing
40 Ewing Road
Ewing, Missouri 63005
314 567 2222

Fairview Heights
317 Salem Place
Fairview Heights, Illinois 62208
618 632 3383

Florissant
1060 West Florissant Avenue
St. Louis, Missouri 63033
314 831 4800

Forest Park
6900 Lindell Park Boulevard
St. Louis, Missouri 63105
314 721 4400

Granite
3140 Lenwin Avenue
St. Louis, Missouri 63118
314 771 5676

Mid Rivers
320 Mid Rivers Mall Drive
St. Peters, Missouri 63376
314 278 5800

Sunset Hills
10800 Sunset Plaza
St. Louis, Missouri 63127
314 [illegible]

March 16, 1989

Al-Med Academy
10963 St. Charles Rock Road
St. Louis, Missouri 63074
Attention: Carrie Guilfoyle

Dear Ms. Guilfoyle:

Ms. Cheryl Paschall completed her 160 hours internship at our Florissant Health Center for a diploma in Medical Assisting. During Cheryl's internship she displayed exceptional loyalty to Physician and Patient Care Manager, a great desire to learn new procedures and develop her skills in the field of health care.

This student is a very hard worker with the potential to be an excellent Medical Assistant. It has been a pleasant experience having her assigned to the Florissant Group Health Plan.

During her internship she has maintained a professional demeanor. Her assignments included Adult, Pediatric, OB/Gyn screening and history taking. Other duties included sterilization, assisting with minor procedures, electrocardiograms and injections. Upon completion of her internship, she will begin employment in her new role as Medical Assistant in our Adult Medicine Department.

Absences:
Wednesday, March 1, 1989 - Family illness
Thursday, March 2, 1989 - Family illness
Monday, March 6, 1989 - Snow day - center closed

Sincerely,

Yvonne J. Ward, R.N.
Patient Care Manager

YJW/csl

H. L. S., Inc.
Hillard L. Scott, M. D., Family Practitioner

5645 Oakmount
NORMANDY, MO. 63121
Phone: 382-8899

8510 Frost
BERKELEY, MO. 65134
Telephone 521-5499

June 22, 1990

Re: Ruth Smith

To Whom It May Concern:

Please allow this letter to serve as a letter of recommendation for Ms. Smith.

Upon completion of Ms. Smith's class room studies, she continued her education by completing 164 hours of internship as a medical assistant under my supervision.

During the period in which Ms. Smith was in training, I noticed several positive traits that she posessed. Among these traits, I found her to be very cooperative, dependable, and determined. Her attitude, personality, manners, appearance and initiative was extremely positive.

In addition to the traits mentioned above, Ms. Smith's medical skills were even more impressive. She worked very well in back office as well as front office.

After working with Ms. Smith and having the opportunity to share some of my medical knowledge, I can truely say with confidence that Ms. Smith will be very sucessful in her career as a medical assistant. I would highly recommend Ms. Smith for any job as a medical assistant because of her affirmative traits, strong desires, medical skills, and most of all, her determination to succeed.

If more information is needed please feel free to contact me at anytime at 521-5499.

Respectfully yours,

Charlene L. Smith
Office Manager

NORTH COUNTY INTERNAL MEDICINE & CARDIOLOGY, INC.
VICTOR L. PALETTA, M.D.
12762 BOENKER
BRIDGETON, MISSOURI 63044
TELEPHONE (314) 291-1170

October 10, 1989

To Whom it May Concern: Re: Patti Seay

Patti Seay served her medical internship with us during the period of September 11, 1989 to October 6, 1989. She is a quick learner and works well with our office staff. She is well trained in procedures such as EKG's, Chest Xrays, Venipuncture and is learning to assist with stress testing. Her pleasant manner and willingness to learn new procedures are an asset.

Patti has been employed and began working here October 9, 1989. It is a pleasure to have Patti with us.

Frances Poe

Office Manager

GHP
Group Health Plan

June 16, 1989

EXECUTIVE OFFICES
[illegible]
St. Louis, Missouri 63141
314 993-5555

HEALTH CENTERS
Alton
[illegible]
Alton, Illinois 62002
618-465-7181

Arnold
[illegible]
Arnold, Missouri 63010
314 287 [illegible]

Brentwood
[illegible]
St. Louis, Missouri 63144
314 961-4420

Bridgeton
[illegible]
Bridgeton, Missouri 63044
314 291 [illegible]

Chesterfield
[illegible]
Chesterfield, Missouri 63017
314 532 [illegible]

Eureka
[illegible]
Eureka, Missouri 63025
314 861 [illegible]

Fairview Heights
[illegible]
Fairview Heights, Illinois 62208
618 632 [illegible]

Florissant
[illegible]
St. Louis, Missouri 63033
314 831 [illegible]

Forest Park
[illegible]
St. Louis, Missouri 63108
314 531 [illegible]

Gravois
[illegible]
St. Louis, Missouri 63116
314 771 [illegible]

Hazelwood
[illegible]
Hazelwood, Missouri 63042
314 831 [illegible]

Mid Rivers
[illegible]
St. Peters, Mo 63376
314 278-5

South Grand
[illegible]
St. Louis, Missouri 63118
314 771 [illegible]

Sunset [illegible]
[illegible]
St. Louis, Missouri 63127
314 842 [illegible]

RE: Robyn Nolan

Robyn was a medical assistant intern at Group Health Plan, Sunset from April 24, 1989 to May 19, 1989. Robyn was always punctual and never missed a day of her internship.

Robyn is a hard worker and catches on very quickly to new procedures in Internal Medicine.

Robyn was hired full time at Sunset on June 12, 1989.

Sincerely yours,

Jo Delkeskamp, R.N.
Sunset Hills Center

/ch

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St. Louis, Missouri 63141
314 993-5956

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1900 Beacon Street
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618 465 2121

Arnold
2132 Tenbrook Road
Arnold, Missouri 63010
314 287 1100

Brentwood
10055 South Brentwood Boulevard
St. Louis, Missouri 63144
314 961 6400

Bridgeton
3615 Bridgeton Drive
Bridgeton, Missouri 63044
314 291 7441

Chesterfield
1795 Clarkson Road
Chesterfield, Missouri 63017
314 532 8707

Eureka
107 Hilltop ... Center
Eureka, Missouri 63025
314 587 2212

Fairview Heights
217 Salem Place
Fairview Heights, Illinois 62208
618 632 3302

Florissant
1040 West Florissant Avenue
St. Louis, Missouri 63033
314 831 6000

Forest Park
6400 Forest Park Boulevard
St. Louis, Missouri 63105
314 531 6600

Granite
3540 Gravois Avenue
St. Louis, Missouri 63116
314 771 9191

Hazelwood
7930 N. Lindbergh
Hazelwood, Missouri 63042
314 831 8422

Mid Rivers
220 Mid Rivers Mall Drive
St. Peters, Missouri 63376
314 278 ...

South Grand
3900 South Grand
St. Louis, Missouri 63118
314 771 7800

Sunset Hills
10027 Sunset Plaza
St. Louis, Missouri 63127
314 821 3501

April 18, 1991

To Whom It May Concern:

I had the pleasure of working with Tracy Jennings, in the Adult Medicine department at the Mid Rivers Group Health Plan.

She is always on time, she performed her job promptly. Tracy is always willing to learn.

I think Tracy Jennings would be an asset to any Doctors practice.

Sincerely,

Shelley Anderson, RNA

BARNES

Barnes Hospital
at Washington University
Medical Center

One Barnes Hospital Plaza
St. Louis, Missouri 63110
(314) 362-5000

March 04, 1991

To whom it any concern.

This is a letter of recommendation for Crystal Downs. She performed her clinical cardiology internship at Barnes Hospital in the Cardiac Diagnostic Lab.

Crystal has excellent application and a superb quality of work. She gets along well with other employees and can produce large volumes or work. I highly recommend her to any establishment.

If you have any further questions please do not hesitate to contact me.

Sincerely.

Gina George
Technical Supervisor
Cardiac Diagnostic Lab

GG:mc

KONGSAK TANPHAICHITR, M.D., F.R.C.P.(C), F.A.C.P.
Diplomate, American Board of Internal Medicine
Diplomate, American Board of Rheumatology
Diplomate, American Board of Allergy and Immunology

[illegible] NEW HALLS FERRY ROAD, SUITE 300
FLORISSANT, MISSOURI 63031

Telephone: (314) 831-1331

May 31, 1989

Ms. Carrie Guilfoyle
Administrator
Al-Med Academy
10963 St. Charles Rock Road
St. Louis, MO 63074

RE: Peg (Margaret) Bequette

Dear Ms. Guilfoyle:

Ms. Peg Bequette has completed 160 hours of her internship at my office. She did perform exceptionally well. She is a very enthusiastic and sincere person. Her previous background as a LPN plus her training at Al-Med Academy definitely shows her ability in the medical field. She is a dependable person and assumes responsibility in her assigned duty. She works harmoniously with me and other personnel in my office, as well as shows courtesy to my patients. She is willing to learn and is quite capable in the front and back office work.

She has accepted a position with us and I am quite confident that she will be a definite asset to our office.

Sincerely,

Kongsak Tanphaichitr, M.D.

Westport OB-GYN Associates
Practice Limited To Obstetrics and Gynecology

Gerald Newport, M.D. Inc.
Godofredo Herrera, M.D. Ltd.
Gordon Goldman, M.D. Inc.

17 April 1989

To Whom It May Concern,

I am writing on behalf of Ms. Deidre Holden, who is currently serving her internship in our office. During her service here I have found her to be a very able, willing and co-operative assistant. So much have we enjoyed her on our staff, that we have offered her a permanent position after the completion of her studies.

She is well-mannered, well-groomed, amiable and intelligent. She has a good grasp of the work and what she does not know, she learns quickly. She will be an asset to any efficient office staff and we look forward to having her join us on a permanent basis.

Sincerely,

Gordon M. Goldman, M.D.
F.A.C.O.G.

BEST COPY AVAILABLE

medplex

JOHN T. SCHWENT, D.O.
President

MOSTRUMAAN BLVD
FESTUS, MISSOURI
63028

(314) 937-8688

To Whom It May Concern:

This letter is being written to serve as a Letter of Recommendation for Pamela Oberle.

Medplex is a multispecialty office and Ms. Oberle has done internship here for approximately 32 days. During this time I have observed her in performance of direct doctor assistance, physical therapy procedures such as whirlpool, cervical and pelvic traction, soft tissue massage, warm moist heat application and ultrasound. She has received experience in inhalation therapy treatments such as hand held nebulization and chest percussion. Also Ms. Oberle has had experience in Diagnostic Testing procedures such as spirometry, tympanometry, EKG and holter monitors. She has observed x-ray procedures including intravenous pyelograms and barium enemas.

Ms. Oberle has learned to set up and assist in minor OB/gyn procedures and vein sclerosing therapy. She has assisted in several surgical procedures such as vasectomy and hemorrhoidectomy, including the postoperative recovery period, discharge and followup.

Ms. Oberle has been extremely helpful and efficient in setting up surgical packs and sterilizations, always with completion of assigned responsibilities. She displays a sincere interest in learning, excellent cooperation and dependability. Ms. Oberle utilizes her extra time constructively and with proper initiative when necessary.

If you have any questions concerning this recommendation, please do not hesitate to contact me.

Very truly yours,

Barbara Lindafelt, R.N.
Clinical Director

BL/jaw

TOMORROWS MEDICINE TODAY

Michael F. Abels, D.D.S. ||||||| William C. Schlüter, D.D.S.

1617 South Brentwood Blvd ||||||| Brentwood, MO 63144 314 961-7732

March 13, 1989

Al-Ned Academy
Carrie Gallfoyle
10961 St. Charles Rock Road
St. Louis, MO 63074

Dear Carrie,

This letter is in regards to Sandy McDonald, who is presently employed with our office, and has been since February 6, 1989.

Sandy has shown us that she is very caring and understanding towards the patients and the staff. During her internship, she was very punctual,pleasant, and distinguished herself as a very good dental assistant.

I feel in time, that if Sandy keeps up the good work and determination, she will become a very successful assistant.

Again, I would like to apologize for the delay on this letter. Thank you for assisting our office with the internship program. Sandy McDonald is an asset to our dental practice and hopefully will continue to be.

If you should have any further questions about this matter, please feel free to call.

Sincerely,

Angela Ivell
Office Manager

March 24, 1969

Hi-Mad Academy
Central Facilities
12963 St. Charles Rock Road
Saint Louis, Missouri 63074

Dear Ms. Castillejo:

This letter is regarding Doreen Weiss, who finished her internship in Dental Assisting at Plaza Dental in March.

We found Doreen to be very pleasant and cooperative. She got along well with the staff and patients and was happy to learn.

We are pleased to inform you that Ms. Weiss is now a part of our staff at Plaza Dental.

Sincerely,

Betty J. Price
Lady of Misery Ltd

BEST COPY AVAILABLE

Earl C. Beeks, Jr., M.D.
Pediatrics
8420 Delmar Blvd. - Suite 402
St. Louis, MO 63124
(314) 567-3232

June 22, 1987

To Whom It May Concern:

AL-MED Academy is a Medical Assisant program that is unique and professional. The school has been in existence since 1981 and has been very successful. The job placement service is very good. From the time I graduated to the time I found my job with Dr. Earl C. Beeks Jr., Al-MED did a great job of keeping me informed of different job opportunities that were available.

At the present time I am the office manager in a Pediatric office. With the education and experience I received from AL-MED, I have contributed greatly to the growth of Dr. Beek's practice. We have participated in the AL-MED internship program this year and found it to be beneficial to the students and to the office. I would highly recommend AL-MED Academy to anyone interested in the Medical Assisant field.

Thanks AL-MED for all you have done.

Sincerely Yours,

Lisa Ann Harding M.A.

Lisa Ann Harding M.A.

46-404 0 - 91 - 7

Stanley Henry
May 2, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

My name is Stan Henry, and I'm a student attending Professional Business School (AKA P.B.S.) I became involved in the program at P.B.S. when one day while working at a dry cleaners a young man stopped by to visit old friends (he had visited there the year before). Two things that impressed me most about him was his attitude, which was professional, and his clean white nurses uniform. I always wanted to be a nurse myself, but I couldn't afford to do so because I didn't have the money, etc.

Sir, I am an x-convict after spending over fifteen years of my life on and off in jails and prisons. One of the things I wanted to do is be someone in life. I'm 42 years of age and I'm so happy I called P.B.S. and became involved in their college program. If it were not for grants and loans, and the help I've received at P.B.S. I may not be where I am now — an "A-student" about to take my state test to become a Certified Nurses Aid.

With my new skills my life is going to be a lot better in a number of ways, and I owe a lot to the school and the people who help make it all happen.

Respectfully,
Stanley Henry

BEST COPY AVAILABLE

5626 College
K. C. Mo.
4-30-91

The Honorable E. Thomas Coleman
2468 Raytown House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

One of the representatives from PBS called my house. I told him I was interested in learning more about Computers, since I have Some Data Entry for sometime now. The Financial Aid is very important to me because I would not have the money up front to pay for the course. I'm not working so I need the money for my education.

Since my enrollment, I have learned to set margins, tabs, Count errors and count words per minutes. How to make a Balance sheet and accounting equations. I didn't know anything about accounting, and very little about filing.

These new skills and economic status will help me compete for jobs.

Sincerely
Dorothy Campbell

SULLIVAN EDUCATIONAL CENTERS, INC.
1001 Harrison • Kansas City, Missouri 64106 • (816) 471-1811

May 1, 1991

Honorable Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C.

Dear Congressman Coleman:

In the upcoming Reauthorization Education Act, I hope you will give very serious consideration in including Private Career Schools. I sincerely do not believe that congress is aware of what is happening in the inner cities of our country.

Our school, Sullivan Educational Centers, is located at 1001 Harrison Ave, in Kansas City, Missouri, which is one of the worst enterprise zone areas in the city. In that area are halfway houses, drug treatment centers, and shelters for the homeless.

We can no longer serve either the homeless or the minorities in this area. Why? Because of the default rate. If we try to train these people, and they default, we are penalized.

Our default rate has gone from 44% to 30%. This is excellent considering the population we serve. However, our minority population has gone from 70% to less than 10%. The reason for this is that 50% of the minority students that apply are either in default or cannot pass the Ability to Benefit test. In short these people are shut out from accessibility to vocational education.

In a recent conversation that I had with Mr. Bill Green, the Enterprise Zone Coordinator for the State of Missouri, he was flabbergasted to learn that we could no longer train these people because of the default problem.

He stated to me that Missouri wanted to expand enterprise zones in order to build the inner cities back up. He said schools that offered vocational educated programs like ours were going to be needed. I told him no way under the present system.

I have also contacted the Department of Labor which has the McKinney Funds designed to train the homeless. Our school cannot participate because we are for profit.

Unfortunately the students who attend our school are often poor and uneducated. Therefore, they have no real political clout in congress. They have no champion who can really understand their plight in life.

I hope that you and the committee will be able to really understand what is at stake here. If our schools are taken out of reauthorization, then get the public institutions and taxpayers ready to take on a heavy burden.

Thank you for your consideration.

Sincerely,

Phillip C. Sullivan
President

3321 E 11 St
Kansas City, MO 64127
April 30, 1991

The honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I enrolled at the Professional Business School, because I had no high school diploma, and I was sit doing nothing but laying around the house, with a fast food job and feeling bad about myself.

Since attending the school I have learned alot about computers and I've earned my G.E.D. I'm happier and feel better about myself.

My new skills have helped me to get a job at the Veterans Hospital working in the Pharmacy, and I really enjoy what I do.

Should government money stop, then there would be no schools like P.B.S. They train, assist cutting

April 30, 1991

Congressman Thomas Coleman
2468 Rayburn House Office
Washington, D.C. 20515

Dear Congressman Coleman:

I came to the Professional Business School in January to discuss education opportunities available at the school. At the time, my husband and I were unemployed. The financial assistance program offered me a chance to reach for a dream. I have never been able to afford a college education.

I couldn't afford to send my daughter to college, so she joined the Job Corps. My son wanted a higher education so he joined the Army. When you reach my age, where do you go to better yourself if you don't have any money?

Professional Business School has helped me to develop new skills. I understand the basic fundamentals of accounting, database management, word processing, business communication, and office filing procedures. I can type 50 words a minute now. The school also stresses the importance of professional appearance and attitude in the work place.

After three months, I have a more positive outlook. With the skills that I am learning, I am confident that I will get a job after graduation, and will be qualified to do my job well. As a result, I will boost my economic statis instead of becoming another statistic on the rolls of public assistance.

I firmly support private career schools. Without financial assistance, I could never have taken this giant step forward.

Sincerely,

Carolyn E. Hart
Professional Business School
1805 Grand Avenue
Kansas City, MO 64108

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THE HONORABLE E. THOMAS COLEMAN
2468 RAYBURN HOUSE OFFICE BLDG.
WASHINGTON D.C. 20515

DEAR CONGRESSMAN COLEMAN:

PARAGRAPH-1: THE REASON I BECAME INTERESTED IN COMING TO SULLIVAN EDUCATIONAL CENTER IS I SAW A T.V. COMMERICAL. SO I DECIDED TO GO CHECK THEM OUT & SEE WHAT THEY HAD TO OFFER ME AS AN INDIVIDUAL. AND HONESTLY IF IT WERE'NT FOR THE FINANCIAL AID THAT I HAVE RECEIVED I WOULD NOT HAVE BEEN ABLE TO ATTEND SCHOOL SO THAT I COULD BETTER MY CHANCES FOR EMPLOYMENT.

PARAGRAPH-2: I AM CURRENTLY ATTENDING CLASSES FOR AUTO MECHANICS & I HAVE LEARNED THE BASIC THEORY OF WHAT MAKES A CAR GO. FOR EXAMPLE DID YOU KNOW THAT THERE ARE OVER 14,000 MOVING PARTS OF AN ENGINE THAT MAKES A CAR GO I DIDN'T UNTIL I ATTENDED CLASSESS HERE.

PARAGRAPH-3: AS OF THIS DATE I HAVE WORKED ON & REPAIRED OVER 35 CARS AND DONE THIS PROPERLY. BUT IF I HAD NOT ATTENDED CLASSES HERE AT SULLIVAN ED. CENTER. I WOULD NOT HAVE KNOWN WHERE TO HAVE STARTS LOOKING & OVER HAVE OF THESE CARS HAVE BEEN DONE AT MY HOME. I FEEL AT THIS TIME THE JOB MARKET LOOKS GOOD FOR ME ON FINDING A JOB WHEN I GRADUATE.

PARAGRAPH-4: I PERSONALLY FEEL THAT IF IT WERE NOT FOR SCHOOLS LIKE THIS THAT WILL TAKE YOU IN & TEACH YOU A TRADE THAT THE CRIME & UNEMPLOYMENT & WELFARE RATE WOULD SKY ROCKET IN FACT IF I WERE NOT IN SCHOOL AT THIS TIME I PROBABLY WOULD BE UNEMPLOYED MYSELF. BUT WITH SCHOOLS LIKE THIS ONE WHERE YOU CAN APPLY YOURSELF & LEARN A TRADE YOU CAN REALLY BETTER YOURSELF BUT IF THERE IS NO FINANCIAL AID TO HELP GO THEN YOU JUST SIT AND DREAM ABOUT IT BECAUSE WITHOUT PROPER TRAINING IN A TRADE THERE IS ONLY ONE THING TO DO. DREAM ABOUT THAT BETTER JOB AND BETTER LIFE.

THANK YOU
DAVID CHANEY

DEAR CONGRESSMAN COLEMAN

I BECAME INTERESTED IS SULLIVAN EDUCATIONAL CENTER BECAUSE I WANTED TO LEARN A TRADE THAT WOULD TAKE ME THROUGH LIFE UNTIL I RETIRE. IF IT WASN'T FOR FINANCIAL AID I WOULDN'T BEEN ABLE TO TAKE THE COURSE + BETTE MY SELF FOR THE FUTURE. I HAVE LEARNED ALOT ABOUT A/C REF. HEAT. I AM ABOUT TO GRADUATE FROM SCHOOL AT THE END OF MAY. I AM WORKING IN THE FIELD NOW FOR A COMPANY + GETTING MY FIELD TRAINING. IF IT WAS'NT FOR THE SCHOOL I WOULD BE IN SOME OTHER KIND OF JOB WITH NO FUTURE. IT WOULD BE TRAGIC TO THINK THAT IF SULLIVAN SCHOOL WAS CLOSED DUE TO NO FUNDING I WOULD BE STUCK IN A NO WHERE JOB + NEVER MAKE ENOUGH MONEY TO MAKE A GOOD LIVING.

William R. Graham
16901 LARKSPUR LN. #L
INDEP MO. 64055

Dear Congressman Coleman,

I became interested in Sullivan Education Center for three reasons. First they offered the course I was interested in. Secondly they were close to my home which is [illegible] area. Thirdly they offered financial aid in the form of pell grants and student loans. Without access to the student loans I received I would never have been able financially to take many other people in our school, do not have the kind of money it takes to obtain a good education to start. We will need the student loan program, especially in the inner city where jobs are hard to find anyway. With the job market getting smaller, many of us would be collecting welfare checks instead of paychecks without new job training and technical skills. Those skills would be impossible if the education was beyond our means. [illegible] heating, refrigeration, and air conditioning. Just a few skills that will enable me to compete on a competitive and important level in todays job market. Don't allow me and the rest of the East to have an edge on the rest of the people for competing against. Thank you.

Sincerely,
Jim Hartsmatt
Tom McDermott
[illegible]
[illegible]

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Dear Congressman Coleman:

I became interested in Biofeedback
because I knew when I discovered
that I could do certain to better me
and that I was not dependent
on certain I could my daughter
to do [illegible] me and I used her to
[illegible] so I can go to college and
now can't tell her to punish school
if I don't explain [illegible] the humiliation
[illegible] I might and not to try
[illegible] a lot of people discouraged
that it opportunity to get a [illegible]
to get a good job. So I am very
[illegible] and I know how [illegible]
I can [illegible] to pay it back

The [illegible] I have learned is a [illegible]
[illegible] to [illegible] I picked that
[illegible] I [illegible] [illegible] and
[illegible] [illegible] a lot of [illegible]
[illegible] and in the medical field

[illegible] [illegible] [illegible] me complete my
[illegible] and improve my economic status.
[illegible] and the ability to complete it.
The [illegible] and I will be grateful
to you and the Medical Field.

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I think my years in private correspondence schools in the higher education field have been of benefit to me and I will never forget how it helped me to better my life and my work experiences throughout the years. Thank you P.B.S.

Sincerely yours,

Alice K. Wilson

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I, Carmen Reeves, a student at Professional Business School, first heard about this school over the phone. The school's representive explained to me what the schools programs were about and what these programs had to offer me. I was interested in Computer operations so I enrolled in this program.

Since I have been attending school I've learned lots of skills that can help me get a job in the business world. I have learned Lotus 1-2-3, MS Dos, dBase, W.P. keyboarding and many other skills that I didn't have before starting school here at Professional Business School.

The skills that I've learned haven't helped me much yet, but I know that the skills I've learned will soon be a very important part in my future.

I'm very happy that P.B.S. has the P.E.L.L Grants to offer their students, because without it, I wouldn't be here or have had a chance to improve myself. I don't think that our Grants should be taken away from all the students because without

this Grant, lots of the P.B.S students would of been denied a good education. Especially those with financial problems such as myself. I thank God for this Grant because without it I would still be a nobody doing nothing but setting at home, but instead I'm here studying C.O and soon I will have an office job.

I appreciate you for taking time of your very busy schedule to read this letter. Thank You.

Sincerely,

Mrs. Carmen D. Reeves
(P.B.S Student)

Dear Congressman Colman;

I am a disabled veteran and with the passing of the new Department of Transportation physical disabilities standards, I could not meet the passing requirments and lost my job of 21 years, driving a truck. I am 49 years old and all I have done since my discharge from the U.S. armed services in 1967 has been in the driving occupation. With my age, disabilities and inexperience in other fields of employment, I could not find employment that would be gainful. I have a wife and two teenagers that I still have to support and I need more than minimum wage to do so. Since I had no employment my credit rating was ruined, and the Veterans Administration assisted me with financial aid to learn a trade. I am in the advanced phase of Heating and Air-conditioning Service Technician, at Sullivans Vocational trade School. My confidence in myself is great and I feel confident with the instruction from Sullivans that I will have a future job in this field. The Vocational Schools gives us the knowledge and training for gainful employment but the school is not responsible for what we do with the training. I have a son Mr Colman that graduated from Sullivans course and he is gainfully employed in

In conclusion I will say on, that on Re-education and training of U.S. citizens, They will have the opportunity to be productive again.

Sincerley
G. Bruce Wilson
3008 N.E. Winn Rd.
N.C. Mo. 64117

April 8 1891

[illegible]

[illegible]

[illegible]

I [illegible] is an accredited school with several lots of [illegible] young [illegible] Computer Operations. Computer Office Specialist is the class I am Enrolled in. In this instruction class I will receive Office procedures, Spreadsheet, Data processing, Word Processing, Office Communications, Typing and many other skills that will help increase my chances of getting a suitable job. The one most important part that helped me to choose this particular school was the fact that I applied financial aide. Without financial aide I feel that I would not have the chance to attend. Working a part time job at a fast food restaurant trying to [illegible] my [illegible] full tuition for myself, that's chicken scratch. The fact I was able to have this opportunity to have financial aide was incredible.

These particular skills, Computers and General skills will help me to find a job suitable for me to make a living for [illegible] not only that, but will also help me [illegible] the company that hired me and that another. The knowledge

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and ... a few of these skills will [redacted] not help others better their circumstances. Also with these skills I can find a job [redacted], stay out of the city welfare lines and stop living off the taxes of your neighbors.

In my opinion, I feel you should support private colleges because not only gives people a second chance to make something of themselves but it gives them a chance to get a good job, stay off the streets, out of the welfare lines and into the classrooms.

Thank you for your time

Sincerely,
Jacqueline A Travis
P.B.S.

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The Honorable E. Thomas Coleman
2641 Rayburn House Office Bldg
Washington, DC 20515

Dear congressman Coleman, I first became interested in school by realising that I needed to learn a trade in order to get started in life if surgeons did not offer personal aid I would not have been able to go to school and would still be in the same rut. I feel that with the skills that I have learned I have many doors open to me that before would have not been. I have learned commercial heating/cooling, residential heat/cooling, light commercial heat/cooling, ice machines. Without school I would still be at a dead end job, and not making ends meet. Without schools like this and financial aid many people won't learn a trade and there low unemployment will go up, we need these schools to help people get started. We also need to think about our children if times are hard now even with schools like this, what will things be like in 20 years with out them? Sincerely Dave Moss

RT 1 Box 253A Smithville mo
64089

May 3, 1991
Dear Congressman Coleman:

I wanted to change jobs but didn't know what I wanted to do. My wife has been a Cosmetologist for about 15 years and makes good money, so we decided to open a salon. In order to do this I had to go to Cosmetology school. I was an Electrician and made good money, but with the bills I had I could have never made it without my government loan.

I am learning more about the art of Cosmetology than you can Imagine. We are opening our shop on June 4, 1991.

My wife and I figure that within about two years we will be doing great, and my work will be steadier also.

I also believe that without these loans lots of young men and women will miss out on education which is one of our countries main problems.

Thank you very much for your time.

Yours truely,
Ronald L. Moraine

Dear Congressman Coleman:

I became interested in Sullivan Educational Centers, by a Television ad.

I believe financial aid gives people a privilge of Higher Learning education. With kids & a Job, I couldn't have afforded to Higher may education without financial aid.

I am learning all the basics in the field of Heating & Air conditioning to become a skillful technician, instead of working a minimum wage Job, the rest of my life.

When I go for Job interviews, they know that you have knowledge of the field, by simply talking to you. By knowing the basics of the field, it is a major advantage. Without financial aid, this wouldn't have been at all possible.

If financial aid is cut out a lot of people will not have a opportunity to Higher their education. Which will causes many more problems that can't be seen.

I feel strongly, that reactivation of trade schools, should be included for people to better themselves!

Sincerely
Gene Cisneros
Rt 1 Box 230 J. . .

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Mr. Tom Coleman

Dear Congressman :

As a constiuent in your district and a graduate of Sullivan Educational Centers in the Heating Refrigeration and Air Conditioning program I would like to ask that you consider continuing to help keep funding for good private proprietary schools. Without the Government Student Loan program, I would not have been able to go school and get a meaningful job with a future. I am a husband and father, and without my education I would have been stuck in a minimum wage job and been unable to support my family. Now thanks to my education, my family can look to a brighter and more properous future.

Thank You

Carl A. Palermo Jr.

6420 N. Pennsylvania
KCMO. 64118

May 2, 1991

Congressman Thomas Coleman
2468 Rayburn House Office
Washington, DC 20515

Dear Congressman Coleman:

I am a Computer Operations student at the Professional Business School. I have been attending this school since March 4, of this year. I became interested in this school after hearing an advertisement over the radio. I called to find out if the classes really needed in the field of computer operations were being offered.

The reason I choose this private career school is because I was not able to learn much of anything in a two year college. The courses I have taken and those I am presently taking, have proved to be very interesting and I seem to be learning with lots of ease. There is no pressure involved, and you may learn at your own speed, which is how I feel things should always be taught.

Without financial assistance I would not be able to attend this school. And I feel that I am learning more here, than I would have learned in a two-year college.

I have learned things at this school, that will prepare me to go out and work in a decent place of employment, instead of at McDonald's or a supermarket making $4.25 an hour. I feel as though you should think more about the assistance we receive to attend these classes. Because the education is well worth every penny. Try to realize that some of us are not fortunate enough to pay for these classes, and really need the assistance.

Thank you for your time. And I hope that you realize that funding is essential to the students at the Professional Business School.

Sincerely,

Inez S. Godley

Inez S. Godley
Student

1805 Grand Ave.
Kansas City, MO 64108
April 30, 1991

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, DC 20515

Dear Congressman Coleman:

I've strived for knowledge all of my life. I've always been limited to libraries and buying text books from thrift stores. A structured Higher Education was always out of reach due to my economical situation. Even though I'm a highly educated and knowledgeable person, the business world didn't give me a chance without an official degree or certificate.

After being introduced to the real posibility of attending Professional Business School, I, at last, had the opportunity to learn and demonstrate my capability of excellence! The courses and knowledge available to me will and have expanded my mind, my opportunities, And most of all, my future!

In Professional Business School, I have excelled with better than a 99% overall G.P.A.. And have official business school transcripts to offer to the business world as official representation of my capabilities.

Without this very needed accredited school's certificate, I would still be a very capable individual, limited to unskilled labor positions. And without Government support even private career schools could not accept even the most determined people to further their education and go on to advance themselves and create a better future for themselves and every single one of us!

Sincerly,
James M. Sullivan

The Honorable E. Thomas Coleman
2468 Rayburn House Office Bldg.
Washington, D.C. 20515

Dear Congressman Coleman:

I Kathryn Riedel am currently enrolled in Professional Business School. I became interested when I was inquiring about my GED and found out that I could also get a degree. The financial aid is greatly needed for me to complete my education.

I have learned many skills in CNA such as learning vital signs, different abbreviations and symbols, terms and definitions and hope to continue learning. These skills have helped me obtain a job and helped me with the management of income, expenditures.

I feel that they should keep private career schools in the Higher Education Reauthorization Act because some people can not afford or don't have the time to go for four years of college.

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Chairman FORD. I should tell you, Mr. Vander Velde, that Mr. Coleman and I have shed our share of skin with our ivory tower friends who operate universities like we graduated from over defending the so-called trade schools in this country, and their right to exist, and their need for part of the population.

But having said that, we are under tremendous pressure, as you know, brought about because not everybody in the business of selling an education is an educator, and I don't suggest, for example, that that means that everybody at a community college or a 4 year university is, either.

I simply say that it is more apparent in some of the trade schools, and we get bad publicity out of there. So we have pressure, and I just asked the staff to check it for me. We have this age proposal we will be hearing about this week in Washington and we will also be hearing from the administration.

One of the initiatives in this proposal under the general title of reducing the fall costs is to establish a minimum program length requirement of 6 months, an equivalent of $600 as a condition of eligibility for a GSL programs.

It popped into my mind when you mentioned combining loans. I really didn't understand that people going to school for less than a year were consolidating loans, but I will accept that.

How do you react to this idea? It very clearly will provide a rationing device to take a lot of people out of school who are in, not your specific type of school, but in the proprietary or trade schools, and this is one way of doing it, by simply saying if it doesn't last for more than 6 months it isn't worthy of support. How do you react to that?

Mr. VANDER VELDE. I guess I would react in a number of ways. When you take a look at the length of a program, 6 months ought to be a really good time. A 3 month program, taught 8 hours a day as opposed to 4 hours a day, would accomplish the same amount of contact hours.

One of the things we found in working with education is, you can stretch education out. If you require schools to have a 600 hour program, they may not be offering any more information in a 600 hour program than they would in, say, a 300 hour program.

You can have our program in St. Louis, our dental and medical assisting programs, are the equivalent to programs taught at the community colleges, at least in their acceptance in the field and their national registry of a one- and in some cases a 2 year program.

I am not certain that I would think that that would make——

Chairman FORD. This would ascribe to everyone the purest of motives. And I suggest that anybody would adjust their clock hours and give less education over a longer period of time simply to qualify students for aid.

What's really behind this is the language they use in proposing this. It says that programs of less than 600 clock hours typically provide training for entry-level, near-minimum wage positions. As a result, these programs can saddle students with large debts they are unable to repay.

Now, not wearing your hat from your school, which is not described by that language, but from your association, how do you re-

spond to the idea that even though we are going to avoid having anybody admit that they are in favor of a class system in this country, we want a class system over what the level of sophistication will be that we are seeking in our education.

That seems to be what they are saying, that these are low-level skilled jobs that probably employers should be expected to train their people for. How do you react to that, sir?

We will have to react as soon as this week, to that suggestion.

Mr. VANDER VELDE. Personally, I would have to say the 600 hour program is a fair length of time for a person——

Chairman FORD. No. I want to you react now to the language that what they are really trying to get at, their using 600 hours as a way to do it.

Mr. VANDER VELDE. I don't think employers are going to offer any kind of training, and I think if it's less, I think that the issue of minimum wage, jobs slightly over minimum wage, is more or less a class issue.

If you take a look at slightly over minimum wage as $5 an hour, that's $12,000 a year, or better. In my testimony, I mentioned that my average student is making less that $12,000 if they are single. If they are making less that $12,000, they don't even qualify for financial aid. They can get an SLS loan, but they are not going to get a Pell or a Guaranteed Student Loan.

Is that getting a little closer to what you wanted me to respond to? I don't see business as doing it. I think you are going to see people out there doing it. Someone needs to help the student.

Even if they are going to start at minimum wage—and minimum wage is not a bad wage in our country—or slightly above that, you can still pay back a Guaranteed Student Loan if you start at $5 an hour, if you are making $12,000 a year.

It's real hard if you have two kids, and maybe we need to look at whether there is any kind of day care for workers——

Chairman FORD. Let's put it in a way a little more bluntly, and I will try to conceal my prejudice as best I can. Should the taxpayer be paying to train hamburger flippers for McDonald's? Or parking lot attendants, or guards or car wash rack attendants?

An honest day's work is an honest day's work, no matter where you do it.

Mr. VANDER VELDE. Okay. Should our Federal Government——

Chairman FORD. The question is, should we pay for investing scarce resources in training people for those dead-end, no future jobs? Or should we be spending the money on somebody who is going to be around to pay it back in taxes and make it possible for other people to follow them?

Mr. VANDER VELDE. Well——

Chairman FORD. See, I'm not trying to make the administration's case for them, but as painful as it may be, I have to admit that they are on to something, here. That's difficult for me, the great liberal pleader for everybody in society to have an equal slice of the capital, to defend against that. I was hoping you could give me a defense that I could use this week, when I confront the subject area.

Mr. VANDER VELDE. Well, this is a question that I'm not really certain of. It's one I have thought long and hard about. I do know

that the vast majority of my students don't want to stay there, want to get something better than that. But having been involved in education for over 20 years now, a person working is a lot better than a person on welfare.

A person's——

Chairman FORD. Yes, but you see, we really have to sort of try to keep ourself concentrated on the fact that we started out to drain the swamp, and the fact that we are up to our fanny in alligators doesn't change that. Sometimes, we in this position stop to bat off the alligators and forget what we started out to do.

Also, later this year, we will be dealing with something called the Job Training Partnership Act, where we have discovered that people are exploiting the on-the-job training provision of that act, to the point where the Labor Department tells us that the average time that a person is on on-the-job training with 50 percent of the wages paid by the Federal Government to be a dishwasher is 21 weeks.

I find it difficult to understand how much learning there is to be a dishwasher after the first day or two.

Parking lot attendants and car wash attendants are 18 weeks. We are subsidizing the creation of another extension of the subculture here.

I'm wondering about how long we can afford, in the name of our liberal, spread-it-to-everybody attitude, to continue financing somebody into a dead-end position, such as these low-paid jobs.

Again, I clearly understand that your type of school that you individually have is not what we are worried about. But you know, we have put several hundred truck driving schools out of business in the last couple of years. We were sort of forced to do that by budgetary constraints, and the clear fact that we were paying $4,000 plus for 5 weeks of training.

For what it's worth, I'll tell you I put one out of business in my hometown, and I really cried when I talked to the man and asked him if he bothered to check and see if these people that were coming to his school could really get a license when they finished, or had they had their license taken away for drunk driving or drugs or something else.

His answer was, none of my business. That convinced me that the $4,000 was more important than the student and that he wasn't doing much for my people. But we had this happening around the country, and it's part of the price that your school now is going to pay in reauthorization, with people who are saying, "how do we get at these schools," and they will start talking clock hour and other times of limitations.

So I hope that your folks will have a look, and I hope I am not saying anything out of turn for Tom, but I have stood shoulder to shoulder with him, fighting to keep you folks out there in business, and it's getting tougher all the time.

Mr. VANDER VELDE. Well, I would hope that you would look at other criteria than just the length of the program——

Chairman FORD. You tell us what to look at.

Mr. VANDER VELDE. All right——

Chairman FORD. You tell us what to look at. We've got the time.

Mr. VANDER VELDE. I think you mentioned a couple of them. Placement rate, retention rate, length of the program is a good one; but what kind of educational, what kind of objectives is this person coming out with?

Those things can be looked at an evaluated. I know we get a——

Chairman FORD. Would you pardon me for going on. I have taken much too much time here. I would like to turn to Mr. Coleman. I didn't even get to you people about my old dorm.

Why don't we have people supporting graduate students?

Mr. COLEMAN. I welcome you to the conservative party.

[Laughter.]

I'll take full credit for Missouri common sense. You have only been here 24 hours, and it's already taken effect.

[Laughter.]

Mr. VANDER VELDE. You really can't get away from it, I guess, it's the show-me attitude.

Mr. COLEMAN. Several of you here, and Dr. Horowitz included, mentioned Title IX. And let me just take up that theme for a minute. With the help of leaders, particularly those like Peter Magrath, we were able to pass that authorization 5 years ago, the last time we had this exercise.

Through the years, we have been able to increase funding for the national needs graduate fellowship program from its low and modest beginnings to funding at $25 million for this year, and we are hoping $30–$35 million for next year. And the reason is, of course, the recognition by the Bush administration that we need to start doing something in order to fulfill these professional slots that you both mentioned are going to be opening up due to retirements, and we must also train our own in this country for areas which we think are critical areas; math, science, physics, engineering, and foreign languages and area studies, as designated by the Secretary.

The reason, a Bill Ford talked about limited resources. That's really the crux of it. I heard both of you indicate that we ought to shift the focus of what has now become the largest single graduate program in Title IX to a more generalized approach into other disciplines than the ones that I just mentioned that are defined currently in the act.

I know that's a temptation, and I recognize the demographics lying behind it. But don't you also agree that if we do have limited resources, that we ought to make a difference. And the biggest and best difference we could make is to have our own home-grown talent in these areas of critical national need, that we all agreed to 5 years ago.

If it comes down to, I suppose, funding a philosophy Ph.D. or a Ph.D. in physics, just the immediacy of the latter makes an impression on me.

I'd like to have your comments on that Peter and Dr. Horowitz.

Mr. MAGRATH. Well, I guess today I was presigned as I flew into here from Washington, DC, and I was looking over my notes. I had an intuition that you would ask precisely that question. So I have given it some thought, and Frances may not like or agree with my answer.

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My answer, to come right to the point, is that if we are forced to choose, I am going to have to come down on the side of saying that we are going to have to focus those resources as they have been focused, in terms of science, which I think is what physics, chemistry, mathematics, engineering, foreign language is in there and I think it needs to be, and area studies.

If that is the choice, because eventually you are going to come up against the priority issues. We urge you to do all kinds of things and you come back to us and you say, fine, we want to do all these things, and they are all important. Some are very important. But we can't do everything and what is your priority.

So that is my answer. Having said that, I do have to say that if it is at all possible to provide some nod in the direction of the arts and the humanities, they are critical, too, as to how policy makers make policy, and we don't have to say that to each other.

But we do have this crisis of not having home-grown talent in the United States. It's wonderful that we can draw on these people from around the world, great. But we need to have our own talents and we need to have them in those critical fields. So that's my quick answer.

Ms. HOROWITZ. Well, I'm not trying to totally disagree with Peter. On the other hand, I would say that we are going to be facing shortages in all fields. And in fact, if the estimates are correct, the first critical shortages are going to come in the humanities, and social sciences, more than in the natural sciences, engineering and technology.

And the issues are not just for institutions like the University of Missouri and the University of Kansas. They are for all the institutions sitting here, because when the bidding wars come for somebody to teach English, we are all going to be out there eating each other up. Science and technology are very important to this country; but so are values, so are being able to write, so are being able to think critically.

The humanities and social sciences deal with problems that are as critical to our long-term future as a Nation and the values we have as are prowess in physics and chemistry.

I know that resources are limited, but we have the most enviable higher education system in the world. We do not have the most enviable elementary and secondary education system in the world. As we try to fix that, let's not put our higher education system in that same boat, or we are not going to be able to fix anything.

The issue of access, the issue of cultural diversity, the issue of student loans, these are all critical. But if we don't have the faculties to fill these positions in all levels of institutions, we are going to see a general weakening of the higher education system.

Mr. COLEMAN. Let me make a statement and have you folks respond. And particularly Steve, Dean, and Gordon, the statement that I will make ought to rouse you to respond.

This is not my statement, Theresa.

What if you had heard the following? In response to high tuition and increased costs of attending a 4 year college, we just can't help families much as a result of this escalating phenomenon—we being the Federal Government. Therefore, we would recommend that in lieu of going to one of these expensive private schools, that you

should use your resources to go to a community college or a public school, because those are already financed by the public. So you are getting your taxpayer's dollar worth by doing that. But we, the taxpayers, are not, in addition, going to help fund attendance at William Jewell or Yale or Vanderbilt, or any of those fine private schools that are out there.

I'd like to know, first of all, are the community colleges prepared for such an onslaught? Second of all, are public 4 year institutions? And third of all, of course, what would this attitude mean to the private institutions of this country?

In answer to those questions, I'd like to hear from the three I haven't heard from yet.

Mr. BRAINARD. If I could go first. This is happening right now, I believe. The data that we looked at just recently indicate that over the past 2 years, we have had a substantial increase in students who are seeking the associate in arts degree, the transfer degree to the 4 year institutions.

Our penetration rates in the high schools, those students that immediately graduate from the high school, have increased from about 11 percent to about 17 percent over the last 4 years. So we are now reaching more into the high schools and getting a higher percentage of the high school graduates going directly into community college.

Mr. COLEMAN. Now, is this nationwide, or for——

Mr. BRAINARD. This is for our particularly institution, but I suspect that it is more——

Mr. COLEMAN. This is for our——

Mr. BRAINARD. Yes. Are we equipped to handle it? This semester, for the first time, I said, "Darn it, another enrollment increase." We are getting stretched to the limits. We believe in a flexible ratio between our part-time instruction and full-time instruction. We believe we are a teaching institution.

We go out and hire, on a nationwide basis, the best instructors we can find, and I believe strongly in this statement that we are going to be competing much more in the future for a very small pool of qualified people.

But our part-time/full-time ratio is getting dangerously low in terms of full-time instructors versus part-time instructors. We have about 220 full-time instructors at our institution right now, and about 700 part-time instructors.

We try to evaluate, and I think we do a reasonably good job, all of our part-time instructors. But as that number grows, it becomes increasingly difficult.

So our resources are shrinking. And for us to assume that additional responsibility of more and more high school graduates, and we also believe in diversity in higher education and the student that would like to go to William Jewell should have the opportunity if the resources are available. We work very closely with this institution.

Mr. HUBBARD. Tom, I would start with two truisms, and that is, that competition is the best form of quality control. Competition is also the best form of cost control. When Frances talked about the enviable system that we have in this country, I believe that that is

in large part a function of the competition that exists between all the sectors that you see represented here today.

I personally received all of my postsecondary education, bachelor's through Ph.D., in independent or private institutions. I was president of a private school prior to coming to Northwest 7 years ago. So I am not going to argue for a moment that we should grow at the expense of the independent sector.

I happen to think that the diversity of institutional types, and we all have common features, we are in the same business, we are in higher education, we are more common than we are different. But we do have crucial differences. I think institutions survive and succeed by strengthening those differences and offering those to the public, and that this diverse system that we have where a student can choose a private institution or a public institution holds costs down and holds quality up.

Personally, I think that if there was a way to duplicate that kind of competitive environment in the elementary and secondary level, that might go a long way toward improving quality there, as well.

Mr. KINGSLEY. Tom, just in a word, cost is viewed from two perspectives. One is cost to the family, and the other is cost to provide the education. It costs us in the private sector essentially no more or no less to provide the education than it costs our colleagues in the public sector.

The question then becomes who is paying for it directly. From our perspective, the private sector offers to those of you who are making public policy, offers a great bargain, because with a minimal investment, you get a good education, and good education for good students, people who are making great contributions in our world.

That does not address the needs of the particular family at the particular moment, who are weighing out costs. But from a public policy perspective, the independent sector is a considerable bargain.

Mr. MAGRATH. Tom, if I may, I agree with what they have said. One of the things that we have done in Missouri, and our Missourians for Higher Education, we have really unified the sectors. We have put our differences, to the extent that they are there, aside, to work on behalf of expanded student State student grant program, which primarily thought not exclusively, will be a benefit to the independent or private sector.

We are strong supporters of the need for the 2 year community colleges, of the 4 year publics and the research universities, Washington University, St. Louis University, and of course, the University of Missouri system.

The private colleges are performing a public service. So I don't agree with that statement. I assume the author is not E. Thomas Coleman.

Mr. COLEMAN. No, I disclaim that. Don't get them confused.

Mr. MAGRATH. No, I know that from what you said. And we need a seamless web, and we need these choices, and we need that diversity. And I want to tell you about something that Frances Horowitz said. We must continue to have a national or a Federal—you can pick your word—education policy, certainly for higher education.

We started to develop it. Congressman Ford at the beginning of the hearing was referring to the Land Grant Act. That was the beginning, I believe, of a Federal or a national policy for access and opportunity for all men and women. As it was expanded, to include the 1890 colleges, that was the beginning. And the GI bill was the second big step, as you look back and see what happened.

I hope we don't go back on the Federal policy of leadership in higher education. But we need all of the sectors. All of them are important, and they all need to supported. Again, you have to set some priorities because of the budgetary constraints.

Mr. COLEMAN. Thank you. I have generated enough of a response to take more than my fair share of time. So I will again thank all of you for coming, and I appreciate all of your leadership in the higher education community. Thank you, Mr. Chairman.

Chairman FORD. Mr. Barrett?

Mr. BARRETT. Thank you, Mr. Chairman. In the interest of time, let me just ask a couple of quick questions that popped into my mind. One of my primary concerns, of course, is how institutions of higher learning help our rural students, like those coming from my district. And then, of course, some of the problems that rural students have in attending colleges and universities.

Do either of you, perhaps Frances or Dr. Magrath, do any of you have outreach programs or counseling programs specifically designed for a rural student?

Ms. HOROWITZ. Well, I don't know that—we work with the high school counselors across the State. We bring in all the high school counselors at least once a year, we have them sit with their students who come from their communities, so that they can hear about any problems that they have.

We are very proud to share with Kansas State a large number of rural students who come to the University of Kansas, do very well. Many of them go back to their communities and provide enormous leadership. I believe in the future, particularly for more non-traditional students for advanced education, that one of the things we are going to need to serve the rural areas is greater telecommunications, that we can deliver education technologically now. Most of us don't have the money to do it, though.

But eventually, I think we can keep the rural communities quite vital with telecommunication links.

Mr. MAGRATH. We have similar programs at the University of Missouri. I have spent some time in your State, Congressman Barrett. My observation is that if you have a petty good geographic network of educational choices, students will go to the 2 year colleges, as that fits, we have a number of them in the State of Missouri as well as the big metropolitan ones.

They go to our regional universities. But we will also find students that come from very small towns who are very happy in a large university setting, and you can sort of find anything that you want.

The critical thing is having sensitivity in the programs and in the counseling for the students.

Mr. BARRETT. Okay. Yes?

Mr. HUBBARD. If I can piggy-back on that. We historically served a 19-county region when the normal schools were established, and

we have maintained that regional focus, even though those boundaries have been somewhat wiped out.

Our board of regents is still appointed from that area. I have an advisory group of 25 superintendents from that district. We met last Monday, in fact. In addition to Upward Bound, what we were working on is developing a summer school program where there would be three or four pods out in the region where students would come for summer school programs that the university would coordinate and work with the schools to help them move on to college.

We share information with the districts on a regular basis, in terms of how their students do when the do get to college, and we had an extensive discussion last Monday about factors that contribute to not only coming to college, but also success in college.

Most of that focused on whether or not they have had the highest school core, and the problems that that presents, which you allude to, which is whether or not they can teach, the math skills required to really have for, and whether we can interact with them using technology and so on.

So yes, we have some very aggressive programs to work with the rural communities and identifying students that should be coming to college, and doing that early on. In fact, we prepared a brochure that is going out to the parents of all eighth grade students. And what it is telling them is what they need to do in order to prepare to go to college.

It looks like COPHE, the Council on Public Higher Education, is going to at least borrow our brochure. But that was prepared by this group of 25 superintendents working for the University.

Mr. BARRETT. I'd like to ask my staff to contact you for some of that information, if that is agreeable; I'd like to have some of that.

And I guess also, very briefly, Mr. Chairman, like Mr. Coleman, I am a graduate of a private college, so I can identify with many of the problems that you enumerated earlier.

One of the problems, at least in my State, is that the SSIG grant is the only Federal grant available to private colleges. Is that also true in Missouri?

Mr. KINGSLEY. That's correct. We have got the Pell Grant. We have got the Pell Grant for students who qualify.

Ms. EVERSON. Less Federal funding. I think the other programs are the Bright Flight, which is a scholarship based on merit——

Mr. BARRETT. That's a State program?

Mr. KINGSLEY. Yes. A State program.

Ms. EVERSON. Yes. Correct.

Mr. BARRETT. So you do have some access to Pell?

Mr. KINGSLEY. Yes.

Mr. BARRETT. Okay. And that's it? Okay. Thank you very much.

Mr. KINGSLEY. Congressman, excuse me. From the private side, could I just answer your first question?

Mr. BARRETT. Certainly.

Mr. KINGSLEY. About half our students come from rural and small-town high schools, and about half of them urban and suburban high schools.

I don't notice any difference after the first 2 weeks. The first 2 weeks, the urban kids act cooler, and the rural kids act more honest. After that, it's pretty much the same.

[Laughter.]

Mr. BARRETT. Are you saying, then, that the rural kids become less honest after 2 weeks?

[Laughter.]

Mr. KINGSLEY. That wasn't the direction I was taking.

[Laughter.]

Mr. BARRETT. I appreciate the comment.

Chairman FORD. Thank you very much. In the interest of being able to hear from everybody, I would like to combine the next two panels and start with Susan Everson, Director of School Improvement Services, Mid-Continent Regional Educational Laboratory; Bob Berger, Director of Financial Aid at the Missouri Western State College.

And Ms. Loretta Bayless, a student at Longview Community College; Michael Ryan, a student at the University of Missouri at Kansas City; and Eric Jensen, a student at William Jewell College of Liberty, Missouri.

Ms. Everson?

STATEMENT OF SUSAN EVERSON, DIRECTOR OF SCHOOL IMPROVEMENT SERVICES, MID-CONTINENT REGIONAL EDUCATIONAL LABORATORY, KANSAS CITY, MISSOURI

Ms. EVERSON. Chairman Ford, Congressman Coleman, and Congressman Barrett. Thank you for inviting me to testify before this committee about increasing access to higher education for more students.

I appreciate the opportunity to express some ideas that are important to me personally, to the staff of the Mid-Continent Regional Educational Laboratory, where I work, and to the educators in the schools and States with whom we work.

For many years, we have worked together to educate the youngsters in our care and to prepare them for their future. By that, I mean we share a commitment to create and manage schools where all students succeed—expanding and opening the educational pipeline for all to participate in postsecondary education.

While that sounds simple, it in fact is quite complicated to achieve. The difficulty comes from factors that push many students out of that pipeline. For example, some students have limited access to resources and information regarding their futures. This leads to the belief that they enjoy few options.

Fear of leaving their community to go to places where new opportunities exist support that belief. Second, some students lack skills and knowledge which are prerequisite for the future educational success. More importantly, language development is often stunted because timely intervention at key learning points did not occur.

Finally, it is unfortunate, but more and more of our students struggle with personal problems that make it extremely difficult to concentrate on their education. I can speak personally about this,

because I went back and spent 2 weeks this winter, teaching in an inner-city school in Kansas City, Kansas.

Enormous amounts of pressure exist on students from outside the school, pressures that block their ability to learn. In just the 2 weeks that I was teaching, one child in my first grade classroom reported the murder of his uncle. Another reported the suicide of his sister, and yet another was abandoned by his mother.

Before I could even teach in that classroom, I had to deal with the emotional problems these children faced. Despite these problems that make the journey to our goal of achievement difficult, we do experience successes along the way.

These successes both inspire and guide us to new action. Today I would like to discuss several such successes, and the reasons we feel they can serve as models for others.

In Northwest Missouri, project ACCESS is an excellent example of such a success. ACCESS was created to attack the resource and informational problem with direct experiences for students. Students from very small rural communities often fear leaving their close, safe communities to continue their education.

Thus, their perceptions about possible jobs and careers are based on the relatively few models they seek. Through project ACCESS, however, these students are given the opportunity to spend an entire week on the University of Missouri-Columbia campus. What do they do? They live in dormitories and serve classes, participate in a variety of activities, listen to speakers discuss such topics as financial aid, and they participate in a writing laboratory.

All of these activities are designed to allow students to feel comfortable in these settings. And they do. they learn that options for their futures are almost limitless, and they gain confidence in living in a new and very different community.

Because of ACCESS, we know students who never considered going to college who are now attending. Furthermore, they influence their peers positively regarding postsecondary education.

To attack the second barrier, McREL and other regional laboratories have worked for years to help schools implement effective schools, practices, classroom practices, school improvement plans, and educational development activities.

Currently, we are stretching the notion of improvements to new levels, including restructuring schools and classrooms and redesigning educational systems. Let me give you a brief example.

One poor urban school district in which we work is currently showing real success in an elementary school which is reviewed and altered all aspects of its program. The result is that students at this school who normally would have struggled are learning in ways that inspire me after more than 25 years in this business.

Comments are coming from these children such as, "This is hard but I will get it," and, this is a true quote, "Yesterday, I understood multiplication. I was so excited I could hardly sleep last night."

What is most important to remember is that students master their prerequisite skills early, which keeps the pipeline open for those children to move forward. Obviously, the years that follow must do the same, and many secondary schools are working on such programs.

Finally, the educational pipeline near us because the basic needs of students are increasingly being unmet. Safety, health, connections with caring adults, are not a natural part of every youngster's life. As I mentioned earlier, increasing numbers of youngsters suffer serious problems which exist outside the school.

In the written testimony, I describe an alternative high school which addresses these problems successfully by combining personal care, school work, and career training. Many of those graduates continue education after high school as a result.

Transferring successful programs takes time and skill. The methods by which we transfer ideas from one place to another influence whether or not they are successful in the second setting. Because learning is such an individual process, the schools in which one learns are also, in effect, individual.

In other words, the school context in part is a composite of all the learners within it. We can then add to that the unique combination of physical setting, geography, organizational patterns and other factors. What this means is the program will not necessarily look the same or generate the same results from one location to another.

Yet, we know from experience and research that the dissemination of successful programs from one place to another can work very well. For the past 30 years, the educational laboratories have been in the dissemination business, locating, developing and sharing successful practices.

No organization is better prepared or more strategically placed to carry out that work than are at our current laboratories. We believe that the laboratories provide an ideal setting for long-term technical assistance, support to schools, support that is absolutely essential if the educational pipeline is to be opened.

In conclusion, let me share with you the story of a boy named John, a junior in high school who is the beneficiary of a widening pipeline. John is an at-risk student, and by the way, this isn't in the testimony. He is from a very small, western Kansas town. He is one of many reasons the labs are here.

We believe we play a part in John's story. The faculty of John's high school has been working for 4 years to implement programs that help students succeed. As a result, when planning to attend a statewide institute for at-risk students at KU, the faculty decided to take two students with them to help write guidelines for their at-risk program. John was one of the two students.

The principal and John called John's mother to get her consent. With tears in his eyes, the principal told me that during the conversation with her, John told his mom, "They finally care. Someone is going to teach me how to learn."

[The prepared statement of Susan Everson follows:]

Thank you for inviting me to testify before this committee. My name is Susan Everson. I work at the Mid-continent Regional Educational Laboratory (McREL) which has offices in Kansas City and in Denver. A portion of our funding comes from the Office of Educational Research and Improvement and is authorized under the Higher Education Act as part of the network of Regional Laboratories and Educational R&D Centers. I appreciate the opportunity to express some ideas that are important to me personally, to the staff of the McREL and to the educators in the schools and states with whom we work.

For many years we have worked together to educate the youngsters in our care and to prepare them for their future. By that I mean that we share a commitment to create and manage schools where all students succeed--expanding and opening the "educational pipeline" for all. While that sounds like a simple goal to express, in fact, it is quite complicated to achieve, requiring the best thinking of educators, parents, community members and students themselves. The journey to attain this goal never ends.

It is complicated to achieve and is a never ending journey because there are factors that inhibit the educational success for some students and, in effect, narrow the "educational pipeline." What are these factors?

> --Some students have limited access to resources and information regarding their futures. This leads to the belief that they enjoy few options. Fear of leaving their community to go to places where new opportunities exist support that belief.

For example, students from very small, rural towns often fear leaving their close, safe communities to attend college or vocational technical schools. Thus, their perceptions about possible jobs and careers are based on the relatively few

examples they have been exposed to in their communities.

--Second, some students lack skills and knowledge which are perquisites for future educational success. More importantly, language development is often stunted because timely intervention at key learning points did not occur.

Let me illustrate the point. McREL, the laboratory which I represent, works in early language development. We believe that as early as kindergarten a child may be sorted in ways which predict whether he/she will enter the college track. Children need to understand and use approximately 10,000 "school related" words by the time they enter secondary schools if they are to do well in secondary curriculum. Most elementary schools formally teach, through the reading program, 5,000 of those words. The remainder comes from learning experiences that students have in their homes before they reach school and during the early years of elementary school. If they do not learn those words they are automatically behind from the time they enter kindergarten, and will probably never catch up, and almost certainly will never go to college. They are the potential drop-outs of the 21st Century.

--Finally, it is unfortunate, but more and more of our students struggle with personal problems that make it extremely difficult for them to concentrate on their education.

I can speak personally about this because I spent two weeks this winter teaching in an intercity school in Kansas City, Kansas. Enormous amounts of pressure exist on students from outside the school. Pressures that block their ability to learn. In just the two weeks that I was teaching, one child in my first grade classroom reported the murder of his uncle, another reported the suicide of his sister, and yet another was abandoned by his mother. Before I could even teach in that classroom, I had to deal

with the emotional problems these children faced. These problems are not unique to students in the intercity and, in fact, are increasingly common among poor, rural students throughout the mid-west. If these students do not receive adequate help with their out-of-school problems, there is very little probability that they will be able to concentrate on learning enough to acquire the background they need to do well in post secondary education.

Despite these problems that make the journey to our goal difficult, we do experience successes along the way. These successes both inspire and guide us to new action. Today, I'd like to discuss several such successes and the reasons we feel they can serve as models for others.

Also, I want present implementation and dissemination strategies which help us as we transfer ideas from one place to another. We work in many of types of schools, including small, large, urban, rural, homogeneous and heterogeneous. Based on our knowledge of dissemination research and our experience working in these schools, we offer suggestions which increase the likelihood of successful transfer, attending to the difficulties inherent in what some have called "contextual adaptation."
Keep in mind the barriers to student success I mentioned previously while I describe some successful ways to attack those barriers.

In northwest Missouri, Project ACCESS is an excellent example of such a success. ACCESS was created to attack the resource and informational problem with direct experiences for students. Students from very small, rural communities often fear leaving their close, safe communities to continue their education. Thus, their perceptions about possible jobs and careers are based on the relatively few models they see.

Through Project ACCESS, however, these students are given the opportunity to

spend an entire week on the University of Missouri-Columbia campus. What do they do? They live in dormitories, observe classes, participate in a variety of activities, listen to speakers, discuss such topics as financial aid, and they participate in a writing laboratory.

All of these activities are designed to allow students to feel comfortable in these settings, and they do. They learn that options for their futures are almost limitless, and they gain confidence in living in a new and very different community.

Because of ACCESS, we know students who never considered going to college are now attending. Furthermore, they influence their peers positively regarding post secondary education. Through ACCESS, we have gained more insights into the educational approaches that will bring about a positive influence on the problem of student preparation.

To attack the second barrier, McREL and other regional laboratories have worked for years to help schools implement effective schools practices, school improvement plans and educational development activities. Currently, we are stretching the notion of improvements to new levels, including restructuring schools, and educational practices, and redesigning educational systems.

Successful restructuring efforts--many already underway--serve as examples of comprehensive approaches from which student successes emerge. This is particularly important to those who fall out of the "pipeline" in the traditional system.

Let me give you a brief example: one poor urban school district in which we work is currently showing real success in an elementary school which has reviewed all aspects of its program and has completely altered elements such as:

--its curriculum

--its instructional practices

--its schedules, providing additional days for teachers to work as well as additional days for students.

This school's faculty reviewed its beliefs about student success, and modified them to meet the needs of all of its students. The result is that students at this school who normally would have struggled are learning in ways that inspire me after more than 25 years in this business. Comments are coming from these children such as, "This is hard, but I will get it." And, "Yesterday, I understood multiplication. I was so excited, I could hardly sleep last night."

These results do not mysteriously emerge. The program at this school--while comprehensive and complex--is based on sound research, adaptation of practices which have worked elsewhere, and professional development support which builds the capacity of the school's educators to deliver it. What is most important to remember is that students master the prerequisite skills early which keeps the "pipeline" open for those children to move forward.

Obviously, the years that follow must do the same. For example, the secondary school curriculum must include the content students need for post secondary education programs. In small, rural schools and large, urban schools, often important courses are difficult to offer. Hiring specially trained teachers in areas such as mathematics, and providing up-to-date supplies and equipment such as science laboratories are the nemeses administrators in these schools face.

Some schools find distance learning programs and experimental community-based course work are successful innovations which provide the necessary curriculum they need, keeping students in the "pipeline" and preparing them for post secondary

education. For example, the Wisconsin Rural Reading Program, the distance learning process, has shown significant gains in achievement.

Finally, the "educational pipeline" narrows because the basic needs of students are increasingly left unmet. Safety, health, connections to caring adults are not a natural part of every youngster's life. As I mentioned earlier, increasing numbers of youngsters suffer serious problems which exist outside the school.

But, again, schools have attempted to create strategies to address these "at risk" students. In one of the school districts in which we work, a successful alternative secondary school, the "Career Learning Center" (CLC) has graduated several hundred students who otherwise would have been lost in the system. At CLC, these students are treated as a family. They have specially-trained adults with whom to talk, small instructional classes and access to the services they need. At the same time, these students learn to take charge of their own lives by balancing classes, career training and a job throughout their junior and senior years in high school. Because these young people have learned to take charge and to survive the serious demands on their well being, they often are able to continue education after graduation, particularly in the area of vocational and technical training related to their jobs. Programs like the "2+2 Program," recently passed by Congress, could support similar activities at other schools.

Transferring successful programs takes skill and time. The methods by which we transfer ideas from one place to another influence whether or not they are successful in the second setting. Because learning is such an individual process, the schools in which one learns are also, in effect, individual. In other words, the school context, in part, is a composite of all the learners within it. We can then add to that the unique combinations of physical setting, geography, organizational patterns and other factors. What this means is a program will not necessarily look the same or

generate the same results from one location to another. Yet, we know from experience and research that the dissemination of successful programs from one place to another can work very well.

For the past 30 years, the educational laboratories have been in the dissemination business, locating, developing and sharing successful practices. They have applied their research and have modified their practice, based on results. Because of this work and its evaluation studies, we know which strategies work. Concepts such as program adaptation, system support, capacity building, technical assistance and networking are vital principles which underscore these strategies are the basis of successful transfer.

We will always need an infrastructure which focuses on those principles that support the processes of innovation and dissemination. No organization is better prepared or more strategically placed to carry out that work than are the current R&D laboratories.

The laboratories have existed since 1965 and function much as the extension specialist does in the agricultural system. We help translate success research into practical programs and products that schools can use. We believe that implementing those programs takes time and support. There are no "silver bullets" that can quickly reform American education. We believe that the laboratories provide an ideal setting for a long term technical assistance support to schools, support that is absolutely essential if the "educational pipeline" is to be opened.

In conclusion, let me share with you the story of a boy named John, a junior in high school who is the beneficiary of a widening "pipeline." John is an "at risk" student, and he is one of the many reasons the labs are here.

The faculty of John's high school has been working for four years to implement programs that help students succeed. As a result, when planning to attend a statewide institute for "at risk" students, the faculty decided to take two students with them to help write guidelines for their "at risk" program.

John was one of the two students. The principal and John called John's mother to get her consent. With tears in his eyes, the principal told me that during the conversation with her, John told his Mom, "They finally care; someone is going to teach me how to learn."

We in the laboratory network believe we contributed to John's renewed enthusiasm for learning, and for that of many other students in similar situations. We are committed to opening the "educational pipeline" to all and hope to be supported to continue that work.

I am greatly appreciative of the time you have allowed me to talk with you.

Chairman FORD. Thank you very much. Bob Berger?

STATEMENT OF BOB BERGER, DIRECTOR OF FINANCIAL AID, MISSOURI WESTERN STATE COLLEGE, ST. JOSEPH, MISSOURI

Mr. BERGER. Mr. Chairman, Congressman Coleman and Congressman Barrett. My name is Bob Berger and I am director of financial aid at Missouri Western State College in St. Joseph, Missouri.

Missouri Western is a public, 4 year open admission institution with an enrollment of 4,500 students. Eighty percent of these students come from within a 50 mile radius of the campus. Forty percent of our students are non-traditional students. Many of our students are first-generation family members to attend a postsecondary educational institution.

I believe it is important that you have this information on Missouri Western's student body so that you can relate it to the four points I wish to address today. These four points are:

1. Revision of non-liquid expected contributions, especially for the dependent students.
2. Short-fall in both SEOG and work-study funds in the campus-based programs.
3. Complexities in the Stafford, SLS, and PLUS loan programs.
4. Timely implementation of Federal regulations, as well as training for administration of these regulations.

I believe that the present formula used in calculating expected family contributions from non-liquid asset is unrealistic for those families who are very stable and have owned their own homes or farms for many years, or in some cases, generations.

The value of that home or of that farm today does not reflect what it was worth when they bought it and will only be realized when they sell it. These individuals are looking for stability and are not planning on selling that asset.

A real inequity occurs, however, in the treatment of non-liquid assets of the dependent student. Presently, congressional methodology expects 35 percent of that student's assets to be available. There are a number of dependent farm students attending Missouri western State colleges that come from rather low-income families and are not eligible for grant assistance based on their assets.

They started 4-H or FFA projects that allowed them to accumulate some farm or business asset. These assets do not have to amount to very much to make them ineligible for the grant programs under the present formula.

It is hard to explain to these individuals why they are not eligible for grants, and yet they look around and see others whose assets are equal to or greater than theirs. And they do not have to report these assets.

The second area I would like to address is insufficient funding of the SEOG and work-study programs. Of the 3,075 students that use the ACT family financial statement in applying for aid at Missouri Western through march of this year, statistics indicate it would have taken over $18 million to have met their calculated need.

However, only between $8 or $9 million of this need will be met by the end of this fiscal year. A portion that we are able to meet

these dollars with are listed below. Many of our students are forced to take out loans as they have no other alternatives if they wish to go to school. In going back and reviewing the make-up of our student body, you can see that many of these students should not be taking out educational loans, especially in the early states of their educational endeavors.

Many would not have had to borrow if additional SEOG and work-study funds were made available and could have been incorporated in the aid package offer. Our students will work if given the opportunity to work. Of all the Title IV programs, work-study is the most difficult program to administer but if handled correctly by the institution, it can be the most rewarding program of all of the Title IV programs.

First of all, students are investing in their own education and tend to do better. Secondly, if handled correctly, they would be building related work experience within their majors. Third, and most important, they do not have to repay these dollars.

The third area I wish to address is the complexity found in the Stafford, SLS and PLUS Loan programs. Students first have to figure out which of the six MDE approved application forms to use. Next they have to decide which of the loan applications they need to complete. I believe there should be a minimum of two application forms, and the Stafford, SLS and PLUS forms should be standardized to simplify this process for all.

The program complexities become even greater when a lender must be chosen, and then the loan has to be tracked from one agency to the next. This paper is sold and resold in many directions. It is no wonder that many students end up in default. It is next to impossible to track down all loans. This becomes even more difficult as students move from institution to institution and State to State, or when the loans have been lost for years and FDIC takes over, as has happened in our area.

I believe that the only answer to this complex situation is the immediate detachment of the student loan databank. This will provide the student as well as the schools and lenders consolidation of information on loan activities of each student. It could also alleviate the need of a financial aid transfer.

This could provide schools and lenders accurate student loan record or loan counseling both up front and at the end. This becomes a real problem in working with transfer student populations.

The last point I wish to stress is that of timely implementation of Federal regulations and the proper training needed to administer these regulations. At a recent Missouri Association of Student Financial Aid Personnel meeting, roughly 50 percent of the 200 in attendance indicated that they were new in the financial aid profession and had very little knowledge of the program.

Our national regional and State associations are providing training to the profession at this time with very little assistance from the office of education. I believe that training for the profession needs to become a joint partnership again with the profession working with the office of education, as it did through the 1970 and mid-1980s.

Only in this way can we, the aid ministry, afford the opportunity to stay abreast of the administration of Title IV programs.

Just kind of a side mark to show you how complex these regulations have become, and coming back to a remark made by Dr. Kingsley, I only hope that that student that he offered to provide the tie and provide the meal for is not an athlete at his institution.

I want to thank you for the invitation to appear before your committee today and would be happy to answer any questions that you have at this time.

[The prepared statement of Bob Berger follows:]

TESTIMONY

PRESENTED BY

BOB BERGER
DIRECTOR OF FINANCIAL AID
MISSOURI WESTERN STATE COLLEGE

BEFORE THE

SUBCOMMITTEE ON POSTSECONDARY EDUCATION

U.S. HOUSE OF REPRESENTATIVES

MAY 6, 1991

KANSAS CITY, MISSOURI

Mr. Chairman, Congressman Coleman and other members of the Subcommittee. My name is Bob Berger and I am the Director of Financial Aid at Missouri Western State College in St. Joseph, Missouri. Missouri Western is a public four year open admission institution with an enrollment of 4,500 students. Eighty percent of these students come from within a 50 mile radius of the campus. Forty percent of our students are "non-traditional students." Many of our students are first generation family members to attend a post-secondary educational institution.

I believe it is important that you have this information on Missouri Western's student body so that you can relate it to the four points I wish to address today. These four points are: 1. Revision of non-liquid expected contribution especially for dependent students. 2. Shortfall in both SEOG and Work-Study funds in the Campus-based programs. 3. Complexities in the Stafford, SLS and PLUS Loan Programs. 4. Timely implementation of federal regulations, as well as training for administration of these regulations.

I believe that the present formula used in calculating expected family contribution from non-liquid assets is unrealistic for those families who are very stable and have owned their own homes and or farms for many years or in some cases for

generations. The value of that home or that farm today does not reflect what it was worth when they bought it and will only be realized when they sell it. These individuals are looking for stability.

The real inequity occurs however in the treatment of non-liquid assets of the dependent student. Presently, Congressional Methodology expects 35% of that student asset to be available. There are a number of dependent farm students attending Missouri Western State College that come from rather low income families and are not eligible for grant assistance based on their assets. They started 4-H or F.F.A. projects that have allowed them to accumulate some farm or business asset. These assets do not have to amount to very much to make them ineligible for the grant programs under the present formula. It is hard to explain to this individual why they are not eligible for grants and yet they look around and see others whose assets are equal to or greater than theirs however, they did not have to report it and are eligible for grant assistance.

The second area I would like to address is insufficient funding of the SEOG and Work-Study programs. Of the 3,075 students that used the ACT Family Financial Statement in

applying for aid at Missouri Western through March of this year, statistics indicated it would have taken over $18 million dollars to have met their calculated needs. However, only between eight and nine million of this need will be met by the end of this fiscal year.

This portion of the total need has been met in the following manner:

PELL GRANTS:	$2,615,927
SEOG:	$ 80,000
PERKINS LOANS:	$ 180,000
STAFFORD/SLS/PLUS/LOANS:	$2,750,000
WORK-STUDY:	$ 300,000
STATE AID:	$ 409,936
INSTITUTIONAL GRANT-IN-AID	$ 1,510,000
OFF-CAMPUS GRANT-IN-AID	$ 317,630

Many of our students are forced to take out loans as they have no other alternatives if they wish to go to school. In going back and reviewing the make-up of our student body you can see that many of these students should not be obtaining out educational loans especially in the early stages of their educational endeavors.

Many would not have to borrow if some SEOG funds were available and could be incorporated with a work-study award. Our student will work if given the opportunity.

Of all the Title IV programs, work-study is a difficult program to administer, but if handled correctly by the institution it can be the most rewarding program of all the Title IV Programs. First of all, students are investing in their own education and tend to do better. Secondly, if handled correctly, they will be building related work experience within their major. Third, and most important they do not have to pay these dollars back.

The third area I wish to address is the complexities found in the Stafford, SLS and PLUS Loan Programs. Students first have to figure out which of the six MDE approved application forms to use. Next, they have to decide which of the loan applications they need to complete. I believe there should be a minimum of two application forms and the Stafford, SLS and PLUS form should be standardized to simplify this process for all.

The program complexities becomes even greater when a lender must be chosen and then the loan has to be tracked from one agency to the next as paper is sold and resold in many directions. It is no wonder many students end up in default. It

is next to impossible to track down all loans. This becomes much more difficult as students move from institution to institution and state to state or when loans have been lost for years in FDIC take overs as has happened in our area.

I believe that the only answer to this complex situation is the immediate establishment of the Student Loan Data Bank. This would provide the student as well as schools and lenders consolidation of information on the loan activity of each student. It could also alleviate the need of a financial aid transcript.

This could provide schools and lenders accurate student loan records for loan counseling both up front and at the end. This becomes a real problem in working with the transfer student population.

The last point I wish to stress is that of timely implementation of federal regulations and the proper training needed to administer these regulations.

At a recent Missouri Association of Student Financial Aid Personnel meeting roughly 50% of the 200 in attendance indicated that they were new in the financial aid profession and had very little knowledge of the programs. Our National, Regional, and State Associations are providing training to the profession at this time with very little assistance from the Office

of Education. I believe that training for the profession needs to become a joint partnership again with the profession working with the Office of Education as it did through the 1970's and mid 1980's.

Only in this way can we, the aid administrators, afford the opportunity to stay abreast of administration of Title IV Programs.

Thank you for the invitation to appear before your committee today. I would be happy to answer any questions you may have at this time.

Chairman FORD. Thank you. Loretta Bayless.

STATEMENT OF LORETTA BAYLESS, STUDENT, LONGVIEW COMMUNITY COLLEGE, LEE'S SUMMIT, MISSOURI

Ms. BAYLESS. Mr. Chairman, thank you for this opportunity to appear before your subcommittee concerning Pell Grants. My name is Loretta Bayless, and I live in Rep. Tom Coleman's district. Although I am describing only my own particular situation, I also speak for countless other classmates who are in similar, and often even worse, situations than mine.

I am a 31-year-old divorced female with two small children. My sons are 4 and 6 years old. The youngest attends pre-school twice a week, while the oldest son is attending kindergarten. I currently receive maintenance and child support from my ex-husband. The maintenance will allow 2 more years until the youngest child enters school.

While receiving income from my ex-husband, I am working in my home as a child care provider. This is a small income, yet very helpful. My total income is approximately $1,500 a month. Because my ex-husband has filed a motion to modify his child support payments downward, I have a defense lawyer's fee of over $3,000.

This not only increases my expense, but should he be successful, he will further reduce my income. An example of my monthly expenses shows approximately $500 is spent on home mortgage and taxes, another $500 is spent on medical insurance and food. The remaining $500 is spent on clothing, gasoline, car maintenance, car insurance, schooling for my sons, lawyer fees and entertainment.

Comparing my income with my expenses shows that there is little left over to spend on education, yet I know that I must prepare myself to reenter the work place, especially since the maintenance will end in 2 years and the demands of my sons will increase.

For my own personal experience, I found that I could return to school within my budget only if I took one three-credit class per semester. If I take only one class a semester, it will take forever to earn the 62 credits required for a 2 year degree. Furthermore, the cost of tuition and supplies has kept increasing.

Looking into the future and seeing a continual increase, I know I cannot afford my goal in either time or money. The Pell Grant enabled me to afford to be a full time student enrolled in 12 credits a semester. I can handle this as a working mother, because I am enrolled in an accelerated program for working adults called PACE. I can now earn my degree in five semesters, or 2 years.

The portion of the Pell Grant that I personally receive is used to purchase textbooks and other required supplies. All the money I receive is spent on tuition or books. Do I need financial aid? If I had to pay for tuition, books, transportation, child care, clothing, etc., on my own, as well as housing, medical expenses, and other costs of living on a limited budget, I certainly would not be able to seek higher education.

Federal grants for education help make people an asset in this society. Education eliminates ignorance, poverty and crime, and is the road to success. Parents who further their education are setting

good examples for their children. The older student is the role model for the younger student.

During my first year in attending PACE classes through Longview Community College, I have witnessed the average age range of fellow students to be in their mid-thirties. These are very serious students. They are very determined to reach their long-term goal in education.

I am reaching my goal with the assistance of grants and hope to obtain a position in the work force earning a liveable salary. I do not want to be a dependent on any institution. I would like to be independent of all financial aid; but the need is real and obvious. Maybe not to this committee but to the students and future students who seek this help.

I am asking for a better future for myself, for my children, and for my fellow students. My reward is higher education; your reward is a productive citizen.

Thank you.

[The prepared statement of Loretta Bayless follows:]

TESTIMONY TO THE
EDUCATION AND LABOR COUNCIL

FROM
LORETTA BAYLESS
NONTRADITIONAL COMMUNITY COLLEGE STUDENT

My name is Loretta Bayless and I live in Representative Tom Coleman's district. Although I am describing only my own particular situation, I also speak for countless other classmates who are in similar and often even worse situations than mine.

I am a thirty-one year old, white, divorced female with two small children. My sons are four and six years old. The youngest attends pre-school twice a week while the oldest son is attending kindergarten. I am currently receiving maintenance and child support from my ex-husband. The maintenance (alimony) will only last two more years until the youngest child enters school. While receiving income from my ex-husband, I am working in my home as a child-care provider. This is a small income, yet very helpful.

I receive a monthly income of $1,270.00 from my ex-husband, $720.00 in child support and $550.00 is maintenance. The maintenance will only continue for two more years, until the youngest son starts attending kindergarten. I generate approximately $4,000.00 a year by caring for three other young children in my home.

My total income is approximately $1,550.00 a month.

Because my ex-husband has filed a motion to modify his child support payments downward, I have a defense lawyer's fee of over $3,000. This not only increases my expense, but should he be successful, he will further reduce my income.

The following shows my monthly expenses:

Home mortgage and taxes	$485.00
Medical insurance	182.00
Utilities	155.00
Food	300.00

Misc. (clothing, gasoline, car maint., car insurance, taxes.	200.00
Lawyer	75.00
Entertainment (school activities, boys sports)	75.00
Total	$1,472.00

Comparing my income with my expenses shows that there is little left over to spend on education, yet I know that I must prepare myself to reenter the work place especially since the maintenance will end in two years and the demands of my sons will increase.

I am trying to prepare myself to reenter the work force and realize that it is necessary to have a college degree in business. Education has never been more important than at the present time. Seeking higher education on a part-time basis and on limited funds is not an easy task. You can appreciate my pleasure when the Pell Grant was suggested to me by the educational institution I'm attending.

From my own personal experience, I found that I could return to school within my budget only if I took one three credit class per semester. But if I take only one class a semester, it will take forever to earn the 62 credits required for a two year degree. Furthermore the cost of tuition and supplies has kept increasing. Looking into the future and seeing a continual increase, I know I can't afford my goal either in time or money. The Pell Grant enables me to afford to be a full time student enrolled in 12 credits a semester. I can handle this as a working mother because I am enrolled in an accelerated program for working adults called PACE (Program for Adult College

Education). I can now earn my degree in five semesters or two years.

The portion of the Pell Grant that I personally receive is used to purchase textbooks and other required supplies. All the money I receive is spent on tuition or books.

Do I need financial aid? If I had to pay for tuition, books, transportation, child care, clothing, etc., on my own as well as housing, medical expenses and other costs of living on a limited budget, I certainly would not be able to seek higher education.

When I compare job opportunities now with the skills I learned in secondary education fifteen years ago, I see a continual need for further education. If I am able to earn a better salary due to improved skills, I will become a productive tax payer rather than someone needing further government help.

Federal grants for education help make people an asset in this society. Education eliminates ignorance, poverty and crime, and is the road to success. Parents who further their education are setting good examples for their children. The older student is the role model for the younger student.

During my first year attending the PACE classes through Longview Community College, I have witnessed the average age range of fellow students to be in their mid-thirties. These are ery serious students. They are very determined to reach their long-term goal in education.

I am reaching my goal with assistance of grants and hope to obtain a position in the work force earning a liveable salary. I

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do not want to be dependant on any institution. I would like to be independent of all financial aid, but the need is real and obvious, maybe not to this committee but to the students and future students who seek this help. I am asking for a better future for myself, for my children and for my fellow students. My reward is higher education; your reward is a productive citizen.

Sincerely,

Loretta M Bayless

Loretta M. Bayless
5557 N Potter
Kansas City, Mo. 64119

Chairman FORD. Thank you. Michael Ryan.

STATEMENT OF MICHAEL RYAN, STUDENT, UNIVERSITY OF MISSOURI AT KANSAS CITY, MISSOURI

Mr. RYAN. Mr. Chairman, Congressman Coleman, Congressman Barrett. Good morning. I am a senior in elementary education at the University of Missouri at Kansas City. I am the former president of the Education Student Council and the current executive vice president of the campus-wide student government.

I am also a high school drop-out. I am grateful to be here to share with you my thoughts on and experiences with financial aid. I grew up in a single parent home. As a child, I knew I wanted to attend college someday. At the time, I thought I'd like to be a doctor. As I grew older, it became increasingly obvious to me that college was not a realistic option for me.

There was no way that I could afford it. When I was 16, I decided to drop out of high school in order to work. I received my GED approximately a year and a half later. On a hot July afternoon when I was 19 years old, I opened an oven in the kitchen of the restaurant where I was working as a cook.

Then and there, I decided that I wanted more out of life for myself and future family. I borrowed money from family and friends in order to enroll at UMKC. I didn't know how I would stay, but I was determined to go to school.

Had it not been for Federal financial aid programs, I fear that I would be, to this day, still working at low-paying, menial jobs.

I was surprised when I learned of the programs that were in place to help people like myself strive to be productive citizens. When I think of the years I spent believing that there were no real possibilities for a non-athlete to attend college realized we must do a better job educating our students and their parents about existing opportunities.

Opportunities that I have availed myself of, such as Pell Grants, Stafford and Perkins Loans, and the college work-study program offer substantial assistance.

To date, I have received $16,181 in financial aid. Without such help, I would not be here today, so I thank you for your support of these Federal programs.

Other programs such as Upward Bound, Talent Search, and Transitional Year reach out to Americans who see no light at the end of a very dark tunnel and make them aware of opportunities that will enable them to take part in the American dream.

I am submitting as part of my testimony the policy statement prepared by the Consortium of State Student Associations and the Associated Students of the University of Missouri. I want to call to your attention three points which are further developed in that document. First, more information on college attendance and financial aid opportunities must be provided at the middle school and high school levels.

It is my belief that the very people who need the most aid in order to attend college do not know about it. They do not find out about the aid because they have already dismissed aspirations of getting a higher education by the time they reach high school.

Programs like Upward Bound, the Transitional Year, and Talent Search help at-risk students hold on to dreams of becoming doctors and lawyers, teachers and business persons. Early awareness programs also could help inform academically talented students who would otherwise be unaware of these opportunities.

Furthermore, these programs could aid in the recruitment and retention of students from culturally diverse backgrounds. This is especially important. For, if we realize that children are our future, then our future is culturally diverse.

Second, the application process of financial aid is too complex. I think anyone who has gone through the application process will acknowledge the complexity of the forms. I understand that Federal funding of the programs is a massive undertaking and I appreciate the effort that has thus far gone into the structuring of eligibility requirements.

But as a student, I must ask that the simplification of the process be maintained as a priority in the reauthorization of the Higher Education Act. The current application to and implementation of financial aid programs naturally serve as a deterrent to the low-income families whom the programs are designed to help.

Finally, the balance between loans and grants must be addressed. Currently, the major part of Federal aid for students is in the form of loans. If it had not been for institutional scholarships, I would have had to go further in debt than I am now.

There is entirely too much emphasis on loans, particularly for someone like myself, who wants to be a teacher. The concept of providing more grants for the first 2 years seems to me to be a wise philosophy. My understanding is that the default rate on student loans is substantially higher among first and second year students.

By focusing student loans on students beyond the sophomore year, there would be a decrease in the rate of defaults.

These are the three points I wanted to make in the time allowed. On behalf of students who have benefitted from financial aid, I thank you.

Thank you for the opportunity to participate in the American dream and to acquire that which might otherwise not have been possible—a higher education. Also, thank you for inviting students to participate in your deliberations, and thank you for considering the issues I have discussed this morning.

I would be happy to respond to any questions you have.

[The prepared statement of Michael Ryan follows:]

May 2, 1991

The Honorable Thomas Coleman
United States Representative
U.S. House of Representatives
2451 Rayburn House Office Building
Washington, DC 20515

The Honorable William D. Ford
United States Representative
U.S. House of Representatives
2451 Rayburn House Office Building
Washington, DC 20515

Representatives Coleman and Ford:

Hello, my name is Michael E. Ryan. I am a senior in Elementary Education at the University of Missouri at Kansas City. I am the former president of the Education Student Council and current executive vice president of the campus-wide student government. I am also a high school dropout. I am grateful to be here to share with you my thoughts on and experiences with financial aid.

I grew up in a single parent home. As a child I knew I wanted to attend college some day. At the time I thought I'd like to be a doctor. As I grew older it became increasingly obvious to me that college was not a realistic option for me. There was no way that I could afford it. When I was sixteen, I decided to drop out of high school in order to work. I received my GED approximately a year and a half later. On a hot July afternoon when I was 19 years old, I opened an oven in the kitchen of the restaurant where I was working as a cook. Then and there, I decided that I wanted more out of life for myself and future family. I borrowed money from family and friends in order to enroll at UMKC. I didn't know how I would stay, but I was determined to go to school. Had it not been for federal financial aid programs, I fear that I would be, to this day, still working at low-paying, menial jobs.

I was surprised when I learned of the programs that were in place to help people like myself strive to be productive citizens. When I think of the years that I spent believing that there were no real possibilities, for a male non-athlete to attend college, I realize that we must do a better job of educating our students, and their parents, about existing opportunities. Opportunities that I have availed myself of--such as Pell Grants, Stafford and Perkins Loans, and the College Work-study Program--offer substantial assistance. To date, I have received $16,181 in financial aid. Without such help, I would not be here today, so I thank you for your support of these federal programs. Other programs, such as Upward Bound, Talent Search, and Transitional Year, reach out to Americans who see no light at the end of a very dark tunnel, and make them aware of opportunities that enable them to take part in the American Dream.

I am submitting as part of my testimony the policy statement prepared by the Consortium of State Student Associations and the Associated Students of the University of Missouri. I want to call your attention to three points which are further developed in the document.

First, more information on college attendance and financial aid opportunities must be provided at the middle school and high school levels. It is my belief that the very people who need the most aid in order to attend college do not know about it. They do not find out about the aid because they have already dismissed aspirations of getting a higher education by the time they reach high school. Programs like Upward Bound, Transitional Year, and Talent Search help "at risk" students hold on to dreams of becoming doctors and lawyers, teachers, and business persons. Early awareness programs also could help inform academically talented students who would otherwise be unaware of these opportunities. Furthermore, these programs could aid in the recruitment and retention of students from culturally diverse backgrounds. This is especially important, for if we realize that children are our future, then our future is culturally diverse.

Second, the application process for financial aid is too complex. I think anyone who has gone through the application process will acknowledge the complexity of the forms. I understand that federal funding of the programs is a massive undertaking, and I appreciate the effort that has thus far gone into the structuring of eligibility requirements. But as a student, I must ask that simplification of the process be maintained as a priority in the Reauthorization of the Higher Education Act. The current application to, and implementation of, financial aid programs may actually serve as a deterrent to the low income families whom the programs are designed to help.

Finally, the balance between loans and grants must be addressed. Currently, the major part of federal aid for students is in the form of loans. If it had not been for institutional scholarships, I would have had to go further in debt than I am now. There is entirely too much emphasis on loans, particularly for someone like myself who wants to become an elementary teacher. The concept of providing more grants for the first two years seems to me to be a wise philosophy. My understanding is that the default rate on student loans is substantially higher among first and second year students. By focusing student loans on students beyond the sophomore year, there would be a decrease in the rate of defaults.

These are the three points I wanted to make in the time allowed. On behalf of students who have benefitted from financial aid, I thank you. Thank you for the opportunity to participate in the American Dream and to acquire that which may not otherwise have been possible--a higher education. Also, thank you for inviting students to participate in your deliberations, and thank you for considering the issues I have discussed this morning. I would be happy to respond to any questions you may have.

5050 Oak Street
Apartment B3
Kansas City, MO 64112
May 2, 1991

Mr. Michael Lance
Education and Labor Committee
Room 535-H2
Washington, D.C. 20515

Dear Mr. Lance:

Enclosed, according to the rules set forth by the Committee on Education and Labor, is a copy of my testimony for the hearing on the Reauthorization of the Higher Education Act which will be held in Kansas City, Missouri.

Thank you for your attention to this matter.

Sincerely,

Michael E. Ryan

Michael Ryan

Enclosure

Chairman FORD. Thank you very much, Michael.

We have a statement by Eric Jensen, who was scheduled to appear and couldn't come over today from William Jewell College. We have a statement by Bradley Kranda, a student at the DeVry Institute of Technology in Kansas City, and a statement by Bradford L. Hartzler, Dean of Financial Affairs at the DeVry Institute of Technology. Without objection, they will be inserted in the record contemporaneous with the testimony we have just heard.

[The prepared statements of Eric Jensen, Bradley Kranda and Bradford L. Hartzler appear at the end of the hearing.]

Chairman FORD. I want to ask you, Mr. Berger, you said that there had been 200 people present at a financial aid meeting here in Missouri, and that half of the people who were there said they were brand new to college financial aid. How many financial aid officers do you have in Missouri?

Mr. BERGER. I would guess, when you stop, and I heard them say that there were 103 proprietary schools in the State of Missouri, and putting the multiples to it, there would probably be 400.

Chairman FORD. Well, then, what I am getting from that is that we aren't sitting on the startling edge of the fact that half of the student aid officials are brand new. Half of the people who took the time to come to that meeting, and part of that motivation may have been that they were new.

That I found kind of startling, because this committee has spent a good deal of time trying to convince colleges and universities that student aid officers were at least as important as the book store operators on our campuses.

We used to catch them off base by talking to groups of university presidents and say, "Can anybody here tell me where the student aid office is on your campus, and tell me within $10 million how much money it brought in last year."

I got away with that for almost a year, and pretty soon the college presidents all around the country would come with a little card at the top, and as soon as we would ask them to put up their hands, they would put it up because I might call on them. They had two things on the little card, they had the address of the student aid office and how much money they got.

I went to one college to meet with their department heads and senior faculty in the Midwest. There was nobody in the room that could come within $10 million of how much money had been delivered to that campus that year for students going to the State institution.

What you have talked about here is part of the problem we have with our friends on the appropriations committee. We authorize these programs, and they say, you people aren't realistic. The budget comes up here and cuts these programs and nobody cares. Part of it is what the young man says: They don't care, because they don't know they are affected.

If you don't know there is a program out there that would be available for your children or your siblings, then you don't get too excited if it gets cut back in the budget.

And if you don't know, as a university person, how important the student aid has become to that university's program, then you don't care, either. The result is, that compared to other things——

If we fooled with the price of milk, just a little bit, all of us are going to hear from every State in the Union. We fool with farm prices in any way at all, we've got Coleman all over our neck. But you can do very dramatic things to attack student aid, and a relatively small number of people get upset.

During the last reauthorization, we had a secretary who claimed that students were getting student aid and then going to Ft. Lauderdale for spring break to play around on the blankets down there with their ghetto busters. The only place I saw in the country where students were outraged by that was, surprisingly enough, in the State of Iowa, which I have always thought of, as coming from Michigan, as kind of a calm, easy going State.

The students there just rose up in anger at the secretary's insult. But the rest of the country, and I've got the University of Michigan that could have a riot any day of the week for any reason that you want to imagine, they weren't complaining up there.

It sort of went right over the top of their heads that here was a serious threat to whether or not they stayed in school.

So I appreciate the fact that, in a slightly different way, you are once again reminding us that if people don't know who these programs are designed for, then no matter how well we design them, they are not going to get to them.

I appreciate hearing from the student's perspective the straight out observation that after receiving $16,181 in aid, you look back and realized that you were being cheated by the system. For all those years that you thought you had to stand in front of that hot oven, and that's all you are going to be able to do because you didn't have a sports scholarship.

That said it better than anybody has ever said it to me. Thank you very much.

Mr. COLEMAN. Thank you. Very briefly, Susan, thank you for your testimony. We have worked together on the ACCESS program, and I am delighted that we have another convert, I think, over here in Mr. Barrett, who has a rural constituency.

I was just telling him a little bit about it. We will get information to Bill so that he might be able to implement either on an informal basis or on some official basis, an ACCESS program for his rural youth to make them aware and prepared and hopefully they will go into the higher education system in their communities.

Bob, I noted in your testimony, you are supportive of my idea, and I think many of us, I don't want to speak for the Chairman, but I know that he is sympathetic to the plight of the middle-income families in this country. I hope that you will continue to keep us informed through your colleagues in the financial aid offices throughout the country.

As a constituent, Loretta, I appreciate your desire to go back to school and to get an education to better take care of those youngsters and yourself. I think that's really why we have designed so many of these programs, and why we have to understand that you are a non-traditional student, and why we need to know why there are non-traditional students, and how we can help them.

Good luck to you. How many people are in your PACE program?

Ms. BAYLESS. Approximately 1,000.

Mr. COLEMAN. A thousand people.

Chairman FORD. Let me correct my dear friend by saying we used to call somebody like you a non-traditional student. You are becoming much more traditional than people really recognize.

Mr. COLEMAN. And is it only at Longview Campus or is it at all three campuses?

Ms. BAYLESS. It can be extended to all three campuses. We are based out of Longview, but other classes can be taken through Penn Valley and Maple Woods. And also through the urban areas, as well.

Mr. COLEMAN. That's probably a good commute for you from the north land out to Lee's Summit——

Ms. BAYLESS. Yes, sir, and it's well worth it.

Mr. COLEMAN. [continuing] and I was wondering if you could do that at Maple Woods, or not.

Michael, let me ask you a specific question. You talked about information and disseminating it to middle levels in high school. Just where would the best place be? Is it in the counselor's office? Give us a little more practical idea of what the best way is of grabbing kids like yourselves who dropped out. And did this misperception that you had to be a big athlete in order to go to school with some help financially have anything to do with it?

Mr. RYAN. There is a program called Upward Bound that I mentioned, and it's one of something called the Trio programs, I think. And I've seen it operate on campus within the last few weeks because they are gearing up for the summer.

I've seen a lot of students that are, I believe, in the ninth and tenth grade that they bring onto the campus, they live in the dorms, over the summer for I think like a 1 month period. They take classes on campus. There are students who tutor them, and it gets them used to the campus life so that it's not something that's really foreign to them.

I believe it's designed for people who are first-generation college, or no one in their family has attended college before. It goes in at such a young age that, like, by the time I went to high school, like I said, I didn't really see much chance there, because I knew I wasn't a great athlete, and I wasn't a straight-A student, so I didn't really see that that was something that was going to happen.

So I wasn't an able student, but a program like that goes in and sees people or talks to the students, to their parents, and by having that three-way communication, the parent, the student, and someone from the campus or from the program, letting them know that there are doors out there, just that little bit is a big help.

Because, I don't recall ever hearing anything about it, and I'm sure that this is probably a new program, but it's much needed.

Chairman FORD. Mike, I think Tom's asking something a little bit more specific. At what age in your own life and experience would you have been most likely to respond in a positive way if somebody took the time and talked to you about the potential help you could get?

Would it have been junior high school, high school, or at the time you were considering dropping out?

Where could we have caught you before you dropped out?

Mr. RYAN. I think long before that. Probably at least the seventh grade, middle school. I'm going into elementary education primari-

ly for that reason, because I know that there are a lot of children who grow up with no hope, and I want to be able to be a positive role model, be able to point them to positive role models, so that they don't grow up with a sense of despair that I saw myself falling into.

So I would say probably middle school, at least. And before that, if possible.

Mr. COLEMAN. Have you gone back to the high school you dropped out of?

Mr. RYAN. No, unfortunately they tore it down.

[Laughter.]

Mr. COLEMAN. Well, those kids are going somewhere?

Mr. RYAN. They have been dispersed. But I do go back to the, I believe she mentioned alternative high schools. And that was my saving grace, was the Lasalle education center, which helps kids who have dropped out and have decided, hey, I need some kind of at least high school diploma.

And they helped me. And I go back there to speak for benefits and things like that.

Mr. COLEMAN. Well, you are an impressive young man. Good luck to you.

Chairman FORD. Mr. Barrett?

Mr. BARRETT. Thank you, Mr. Chairman.

Mr. Coleman is correct, Susan, you got my attention with your project, ACCESS. I would like to have you send me some material; I will give you a card.

Thank you, Michael, and Loretta, very much. I was impressed with your testimony, and you two were a couple of people I was particularly interested in listening to, and you did answer two or three of my concerns.

Mr. Chairman, I think in the interest of time, and because I think you and I have an appointment shortly, I will resist the temptation to ask any further questions.

Thank you.

Chairman FORD. Thank you. We do have to catch a plane back to Washington to do what the taxpayers are paying us for. With that, I will adjourn this hearing until we meet Wednesday, I believe, in Washington.

[Whereupon, at 11:59 a.m., the subcommittee was adjourned.]

[Additional material submitted for the record follows.]

REAUTHORIZATION OF THE HIGHER EDUCATION ACT

TESTIMONY SUBMITTED BY

ERIC G. JENSEN
WILLIAM JEWELL COLLEGE
LIBERTY, MISSOURI

May 6, 1991

I would like to thank the members of this Committee for inviting me to this hearing. I am honored and deeply appreciative of having a chance to express my views. I am currently a senior at William Jewell College in Liberty, Missouri. I will graduate this May with many thousands of other college seniors.

I have been asked to make comments on college costs and financial assistance. As the brother of a new undergraduate and as a graduate student in law next year, my concerns about financial aid are still quite relevant. There are three main issues that I would like to speak about.

First, the importance of government assistance in education is vital to the country's moral, economic and political strength. To challenge our foreign competitors, to remain good citizens and to protect our nation, we must invest in higher education. Every dollar spent on financial assistance for higher education pays for itself in more taxes, increased productivity and avoiding increases in unemployment compensation.

Second, financial assistance is vital to each and every student, especially middle and lower income students. College tuition is approaching an average of $4,000 for a four-year public institution and over $10,000 for a four-year private school. College costs have risen at a much faster rate than standard of living and inflation in general.

Lower income students are priced out of any real choice in college. Middle income students often appear in better shape, but often they are not in any better position. Without government assistance, most middle income students could not attend college.

I am a good and unfortunately typical example. I have attended William Jewell all four years of my undergraduate studies. During my freshman and sophomore years, I received some loans, but little in grants. Luckily, William Jewell rewards some students with scholarships. I was able to debate to help pay my way.

My parents worked extra hours to help pay for my schooling. I worked extra hours all summer to earn money for school. Still, my parents had to take extra loans for me to attend school. We made it, but barely. I know students who must quit school because the money is just not available for everyone who needs it. After the death of my father during my junior year, I was able to qualify for a Pell Grant and other need-based assistance. Without this aid, I would have had to quit college. I am grateful for this help and hope to someday repay my school to help others go to college.

The third point I would like to make is suggestions about financial aid. The formulas that figure financial aid need some re-adjustment. Home equity is given too much value while cash flow and cost of living are given too little weight. Just because your mother and father have a large house or land does not mean that they have the cash needed to go to school. Overall, student and societal needs must be balanced and currently student aid must be balanced more toward the student. The Federal Loan Programs seem to be running better and loan defaults will hopefully fall in the future. The Work Study Program is also a great program that gives students direct work benefits and job skills while making money for school.

The real change needs to take place in the area of grants. Either increases in grants must be funded by increased taxes or by budget cuts. Members of Congress must have the strength to enact cuts in wasteful programs in all districts including their own. This reality is the only way our country will be able to send everyone to school who deserves to go to school.

William Bennett, before he became Drug Czar, was the Secretary of Education as you're aware. He once said that students must not look to the government to finance their new cars and stereos. Very few do. I think that every student that I am acquainted with knows that some students cannot go to college because of a lack of money, despite the efforts of financial offices, administrators and public officials. The real power is the power of the purse which you control. I hope that this comment will help you realize that the budget for post-secondary education needs your attention and support.

REAUTHORIZATION OF THE HIGHER EDUCATION ACT

Bradley Kranda
Student
DeVry Institute of Technology
11224 Holmes Road
Kansas City, MO

May 6, 1991

Good morning Congressman Coleman and thank you for the opportunity to speak to you today on the importance of financial aid from a student's perspective.

I am Brad Kranda, a graduating senior at DeVry in Kansas City. In June I will receive my Bachelors of Science in Electronic Engineering Technology. My grade point is 3.88 on a 4.00 scale. After graduation, I have accepted a position with G E Medical as a field engineer.

The receipt of federal student financial aid has been very important to me being able to reach my goals. While at DeVry I have worked two separate jobs. I work 6-8 hours a week as a faculty assistant, in the College Work Study program, in addition to 10-16 hours a week as a Grading Coordinator. I have received the following forms of financial aid while attending Devry;

- o College Work Study
- o Stafford Loans
- o Perkins Loans
- o SLS Loans

I will be graduating with a Stafford loan indebtedness of $13,250, Perkins indebtedness of $3,000, and a SLS indebtedness of $6,900. My estimated monthly payments will be $160 for my Stafford, $30 for my Perkins, and $100 for the SLS, or a total of $290 per month.

While I understand the need for self help, I also believe that was it not for the federal aid that I received, I would not have been financially able to continue my education. The income that my wife and I make only covers our daily living expenses.

Attending DeVry has been one of the best choices that I have made. A lot of top quality companies come to DeVry because of the excellent education the students receive. DeVry's programs are accredited by the same agencies that accredit similar programs at other colleges and universities. As I told G E Medical when asked "why DeVry?", I told them because of the good reputation DeVry has out in industry for producing students that know what they are doing.

Again, if I was not able to receive the federal loans to continue my education, I feel that not only would I not be sought after by G E Medical but, other company doors would not be open to me either. With the cost of higher education where it is today, federal grants and loans are a key part in students being able to continue their education.

I would like to say thank you to the congress for providing students with access to quality higher education through the Title IV student assistance programs.

Thank you.

Bradley Brandt

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REAUTHORIZATION OF THE HIGHER EDUCATION ACT

Bradford L. Hartzler
Dean of Financial Affairs
DeVry Institute of Technology
11224 Holmes Road
Kansas City, MO

May 6, 1991

Good morning. Thank you Congressman Coleman for the opportunity to speak on behalf of the students of DeVry Institute of Technology as we all work to reauthorize the Higher Education Act.

I am Brad Hartzler, Dean of Financial Affairs at the DeVry Institute of Technology campus located in Kansas City, Missouri.

We have provided education to the citizens of Missouri and the surrounding states for over 50 years. Today, we are educating 1,598 students in degree programs at the bachelor's and associate degree level in electronic engineering technology, computer information systems, telecommunications management, accounting, and business operations. We also offer and associate degree for the electronic technician. Through our Keller Graduate School of Management branches one located on the DeVry caapus and the other in downtown Kansas City, we offer a masler's in business administration.

DeVry Institute and Keller Graduate School are accredited by the Commission on the Institutions of Higher Education of the North Central Association of Colleges and Schools.

focus this morning is on two areas. First, the equal treatment of students attending eligible institutions of postsecondary education and the escalating grant/loan imbalance.

AGE 2 (Continued)

Our nation's students deserve student aid programs and a student aid delivery system that provides them with access to the quality institutions of their choice regardless of tax structure. We must also protect students from those who would abuse or misuse federal dollars. This can be accomplished by the implementation of performance based rules and regulations applicable to all institutions of higher education regardless of sector.

America's students directly benefit from federal student financial aid funds. These funds should be used to support qualified students enrolled in quality educational programs at a variety of higher education institutions in this country without regard to the sources of funding of the institution.

U.S. students pursuing postsecondary education deserve equal treatment. No student should have less access or choice based on his or her choice of an authorized, accredited, and eligible institution of higher education. For this reason, DeVry does not support any attempt to establish separate laws or regulations based on institutional sector.

In this regard, we believe that all institutions of higher education should be held accountable for the sound administration of their educational and financial aid programs and we support efforts made by the Congress and the administration to ensure accountability and integrity in higher education programs.

AGE 3 (Continued)

Moving on the the grant/loan imbalance, when the Pell Grant program first began, it was expected to be the floor of federal student aid programs. In the past ten years, however, the program has failed to keep up with the cost of education and today makes up only one-third of a student's financial aid package rather than the three quarters of a decade ago. The effect has been that the Guaranteed Student Loan program, which had been designed as a loan of convenience for middle income students, has become a loan of necessity for most students, including the very low income.

Student loan defaults are in no small measure directly related to the erosion of the Pell Grant dollar. The value of the Pell Grant has eroded to a point where it can no longer achieve the goal of access as initially intended. We believe that there is a need to create a true Pell Grant entitlement at least for the first two years of study in order to reduce financial barriers for low and middle income students, to increase minority access, to improve students persistence, to lower the cost of student loan default, and to raise the number of productive tax-paying citizens.

I believe that the mixture of grants and loans should be based on two factors - family income and year in school. Put simply, lower income students in their first and second years should receive higher grant packages while loans should become a greater portion of the package as the student persists. Correcting this imbalance between grants and loans must be a priority of this reauthorization.

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PAGE 4 (Continued)

Finally, according to Barbara Holmes of the Education Commission of the States - "If the country is to sustain a place of significance in a global economy, and educated workforce drawn from all segments of society and educated to a level higher than that of the current work force is a key ingredient. To accomplish this, the funding and delivery and accessibility to quality education need to be examined in light of work force requirements and the nation's economic development needs."

We believe that a diverse and responsive system of higher education is necessary to meet the needs of America's students, employers and the general citizenry.

Thank you.

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Reauthorization of the Higher Education Act of 1965

Policy Statement

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VICE CHANCELLOR
STUDENT AFFAIRS

Prepared by
A Consortium of State Student Associations

January 1991

Reauthorization of the Higher Education Act of 1965

Policy Statement

I. Student Aid

A. Applying for Student Aid

1) Application Process

It is clear the process of applying for federal financial aid is very complex and confusing. The current financial aid application delivery system should be restructured in order to make it "user friendly." The main goals of the application process should be fairness and encouragement of access to higher education.

For example, first generation college students could have problems because their parents do not have experience in completing complex applications. A more simple process would encourage more low-income students to apply.

2) Application Form

A single form that can be used by all post-secondary students applying for federal aid should be required by Congress. Differences in forms should be carefully studied and standardized but not at the expense of quality. Student representatives as well as parents and other interested groups should be involved in helping higher education officials develop the application form.

The process of reapplication should also be reviewed. It is clear that a shorter, supplemental form could be used for students who are reapplying for financial assistance. This streamlining could cut down on paper work, avoid duplication, and maximize the limited resources at every level of the student aid process.

3) Cost of Application

The free, common application form for federal student aid should become a reality immediately. The processing of the forms should be free to all students as well as institutions to ensure fairness. The U.S. Department of Education should take a leadership role on this important issue and work with Congress and the Advisory Committee on Student Financial Assistance. Congress should also safeguard the process so that a free form is not a reason to increase costs to students in other areas.

B. Subcommittee On Need Analysis and Delivery Systems (SONADS)

The Advisory Committee on Student Financial Assistance created this subcommittee to review these important but complex areas of need analysis and the delivery systems for financial aid. The key priorities identified by the committee should be supported, and all constituency groups in higher education should work toward implementing them in a fair manner. The key priorities include:

1) dramatic simplification for the lowest-income families (e.g., AFDC families) and investigation of increasing the income cap for simplified need analysis;

2) thorough examination of the annual reapplication process to identify technological or programmatic means for simplifying and streamlining; and

3) assurance that simplification will neither harm nor be harmed by state and institutional information requirements connected with campus-based student aid or external social service programs.

C. Low-income Families

Very often, non-traditional populations have had problems interacting with a large bureaucracy. Efforts should be made to make the system "user friendly" and to help people who have problems understanding the process. Families below a certain income level should be exempted from need analysis. This would help encourage low-income, minority, and disadvantaged populations to attend post-secondary institutions. We believe alternatives should be considered for families with an annual income below $20,000.

D. Independent Student Status

It is clear the current definition of an independent student is not realistic. Criteria for professional judgment by student aid administrators should be defined clearly to prevent abuse and protect both students and financial aid administrators. Independent student status should be reverted to a similar standard that was used prior to 1986. This would change the requirement from 24 years of age or two years of financial independence to two years of financial independence. We encourage liberalized independent status requirements.

E. Cost of Attendance Calculation

Congress should work to create a uniform Cost of Attendance Calculation for all Title IV programs. This would limit confusion and consider education costs that often differ depending on individual student needs and the institutions they attend. Congress should create one need analysis for all Title IV programs. This would eliminate unnecessary paper work and save resources at every level of the process.

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F. Tuition

Congress should be on record as supporting low tuition to encourage access to higher education. Efforts should be made to limit the impact of tuition increases on student aid. The current system recognizes the cost of attendance and rewards institutions for increasing tuition dramatically. This system subsidizes students at high-cost schools when these students are often the least needy in a realistic sense. However, the current financial aid formula characterizes them as "needy" because of the high cost of tuition.

G. TRIO

Talent Search, Educational Opportunity Centers, and Upward Bound are programs that help at-risk students from disadvantaged backgrounds. Resources should be increased for programs like these that increase student retention. This will help insure that students will come from a variety of culturally diverse backgrounds.

H. Federal Loans

It is extremely important that Congress reverse the trend of more student loans and fewer grants. Currently, the majority of federal student funding is in the form of loans. This trend is creating a large debt burden for most students. Congress should encourage a minimum amount of borrowing and increase funding for grants, particularly in the Pell Grant Program. Also, the maximum Pell Grant should be increased significantly, especially to students in their first and second years of higher education.

Fair student default legislation should be considered within reauthorization. Counseling required by federal law and administered by school financial aid administrators has had a positive effect on defaults. Methods of distorting default figures must be eliminated. Students should be given a fair chance to eliminate default problems with payment schedules that reflect their current economic status.

While the rate of student loan defaults has been relatively constant, the volume of defaults has soared because student borrowing has soared. As the only entitlement among federal student aid programs, Stafford Loans have been students' only viable means to meet dramatically rising costs of attendance. Although re-establishing the balance between loan and grant aid is the most effective long-term solution to student defaults, fair default reduction measures should be considered within reauthorization.

I. Pell Grants

Pell Grants must become an Entitlement Program. This would increase access to higher education and reverse the trend of low post-secondary attendance by low income individuals. Full funding of the Pell Grant program by the federal government would be a strong investment in our economy that will pay for itself in increased revenues and productivity. This should begin immediately by making it an entitlement program for first- and second-year students.

J. Self-help

Students from middle-income families should be given greater access to loan and work-study programs. The Stafford Loan program should be expanded to include more middle-income families, while the Perkins Loan program should be expanded as an option for lower-income loan recipients. Overall, the goal should be to provide fixed-rate, subsidized loans to students who can begin loan payments nine months after graduation. The federal government, financial aid offices, and other appropriate agencies should publicize deferral options and simplify the process for obtaining deferrals.

We oppose the following two positions of the National Association of Student Financial Aid Administrators (NASFAA) from the document, Preliminary Recommendations from NASFAA's Task Force on Reauthorization:

- #21. Require co-signers for all undergraduate Stafford Loans.

- #24. After the applicable grace period, establish a 9 percent interest rate for four years, after which loans would revert to the market rate of interest (91 Day T-Bill rate plus 3.25 percent). If the market rate goes below 9 percent, the interest rate would remain the same and the surplus would go to help offset default costs.

We approve of the five positions below:

- #20. Continue loan ineligibility for less than half-time students.

- #22. Create an incentive for employers to repay student loans on behalf of their employees.

- #26. Increase annual Stafford Loan maximum to $4,000 for first- and second-year students, $6,000 for third-and fourth-year students with an undergraduate aggregate maximum of $26,000. Increase annual graduate maximum to $10,000 with a graduate aggregate maximum of $50,000. The total Stafford Loan aggregate maximum would be $76,000.

- #27. a. Simplify deferment provisions by establishing three deferment categories, those being:
  1) an in-school deferment for full- and part-time attendance (presumes elimination of parental deferments for dependent students);
  2) an unemployment deferment for up to two years; and
  3) a temporary total disability deferment for up to three years.

- #27. b. Rescind the current requirement that a student enrolled on a half-time basis must borrow again in order to obtain a deferment.

K. Community Service

Loan forgiveness and/or deferral for national service should be revived for the nation's well-being. Undergraduate and graduate students who make sacrifices to help society should not be discouraged by a large debt burden. However, mandatory community service should never be a prerequisite for federal aid as it would discriminate against low-income Americans and those who cannot afford to volunteer their time. Community service should be strongly encouraged to benefit students and communities.

L. Support for Graduate Education

The federal government should increase grants to graduate students. Graduate enrollment has declined significantly in recent years. This trend must be reversed. More minorities and women should be encouraged to further their studies beyond a baccalaureate degree, particularly in areas in which they are historically under-represented.

Additionally, increasing loan limits in the Stafford Loan Program for graduate students would be beneficial. This would keep the cost of borrowing reasonable, and keep debt at a manageable level because students would not be forced to secure high-interest bank loans when funds are depleted. Increasing the deferment period should also help students who cannot afford loan payments during training periods in certain careers.

M. Veterans Educational Outreach Programs

Although this program is poorly funded, it has been beneficial to many students. The small amount of funding often deters institutions from participating in the program. Increased funding to programs should encourage participation from new institutions and institutions that have small numbers of participating veteran students.

N. Income Contingent Loan (ICL)

In an effort to maximize loan dollars available for programs most beneficial to students, ICLs should be discontinued as one of the federal loan programs. ICLs result in increased borrowing costs for students because interest accumulates significantly over the duration of loan repayment. In addition, ICLs create a tremendous amount of administrative work for both institutions and the government.

O. **Proprietary Institutions**

Profit-making institutions have significantly increased their share of student aid dollars. The share of student aid dollars to traditional universities and colleges has decreased significantly while enrollments have increased in recent years. Separate student aid programs for profit-making institutions and traditional colleges need to be implemented after proper study and input from all groups. This would allow a fair, equitable distribution of the limited student aid dollars. Because profit-making proprietary institutions offer programs of instruction without regulatory or formal accreditation processes, the potential exists in this program for abuse of both federal aid programs and requirements for student recipients. Efforts must be made to introduce consumer-protection measures to assure quality and integrity at profit-making proprietary institutions.

P. **College Work Study**

Students who use the work-study program should be able to continue to use their funding to work in non-profit organizations. All work-study students should be paid the federal minimum wage or more and should be exempt from a training wage. Work-study eligibility awards should reflect the amount of net federal work-study funds a student may earn rather than gross wages. No further decreases should take place in the federal share provided under this program, and increasing the governments share back to 80 percent should be considered.

Q. **Promotion of Student Aid**

The purpose of federal financial aid programs is to improve access to higher education for low-income students. It is strongly encouraged that the federal government should advertise federal financial aid (Pell Grants, Stafford Loans, college work study, etc.) as an option aside from military service (GI Bill programs) for low-income students in an attempt to subsidize their education.

II. **Libraries - Title II**

Funding is needed to improve and maintain library collections. Students who attend under-funded institutions suffer because of the condition of library collections. Congress should encourage institutions to share library resources to better serve students and the community. Better libraries would also help improve graduate education where libraries play a critical role in program quality.

III. **Institutional Aid - Title III**

The funding formula should be changed to include smaller, historically African-American colleges and universities that are unable to get larger increases in grants when appropriations increase. Aid to these institutions is critical because smaller institutions often have greater financial pressures.

IV. **Facilities - Title VII**

Many campuses have critical infrastructure needs. Levels of funding should be increased to meet these needs and provide quality buildings and facilities for institutions and students. Renovations involving health, safety, and physical accessibility issues should be given priority. The time limit between loans should be reduced from 10 years to five years for colleges and universities. This would give institutions with critical space needs the resources they need to respond to student demands.

V. **Teacher Education - Title V**

Better funding and coordination should be provided for this collection of five, related but disjointed teacher education programs. Currently, the appropriation is about one-third of the authorization in Fiscal Year 1989. Increases will help teachers and administrators at a time when professional development and training are in great demand. A new program should be considered to help encourage minority teacher recruitment. It is further recommended that Congress investigate the possibility of creating a teachers' corps program in which federal funds can be used by states to encourage post-baccalaureate students to teach in at-risk schools. This could serve as a possible avenue for loan repayment.

VI. **Fund for the Improvement of Post-Secondary Education (FIPSE)**

Studying higher education is an important function and should be encouraged through agencies like FIPSE. Continued development of FIPSE and increases in grants available to study important issues in post-secondary education is encouraged. Congress should involve students in decision making at all levels and encourage student organizations to develop proposals for funding by FIPSE.

VII. **Outreach Efforts**

Outreach efforts which will address retention of students at an early age (before high school) and prepare a diverse work force must be developed. When creating outreach programs, Congress should encourage the following:

1) create incentives to train and educate a diverse work force through grants to education agencies and institutions;

2) increase the number of qualified teachers through scholarships and loan forgiveness with funding directed to minority and low-income students and institutions;

3) utilize the talents of college students when helping at-risk students; and

4) develop funding for academic partnership programs between post-secondary and K-12 institutions.

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A Consortium of State Student Associations

Arizona Students' Association

Colorado Student Association

Illinois Student Association

United Students of Iowa

Associated Students of Kansas

Michigan Collegiate Coalition

Minnesota State University Student Association

Associated Students of the University of Missouri

Nebraska State Student Association

Washington Student Lobby

United Council of the
University of Wisconsin Student Governments

Major campuses participating but not represented by state organizations:

Indiana State University Student Government Association

Northwest Missouri State University Student Association